The Scranton Times

Book of Better Homes

HOW TO PLAN, FINANCE AND BUILD YOUR HOME

PUBLISHED BY
THE SCRANTON TIMES

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INTRODUCTION

The Scranton Times has prepared this book with the idea of putting into the hands of prospective home-builders plans of better homes.

If your requirements are not covered, we trust that you will let us hear from you, for we can put you in touch with those who can supply you with what you want. The various articles contained in this book deal with some of the problems that confront the home-builder and should prove of help and value.

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Planning New Homes

By G. R. Clark, 314 *Washington Ave., Scranton, Pa.*

VERY often in planning a new home the owner does not provide the sufficient amount of capital required to supply the proper plantings, lawns, etc. In other words not enough consideration is given to the things most essential in making a house a home and which in a very few years, increases the value of that particular home by according it individuality and creating an artistic setting.

Even though the owner of a new home does not wish to undertake a complete planting scheme he cannot well afford to neglect planting entirely; he will at least want a lawn and there should be strips of sod laid next to the house, walks and drives, bordered so that the rains will not spatter on them.

Foundation planting and evergreen or shrub screens to shut out objectionable views cannot be started too soon.

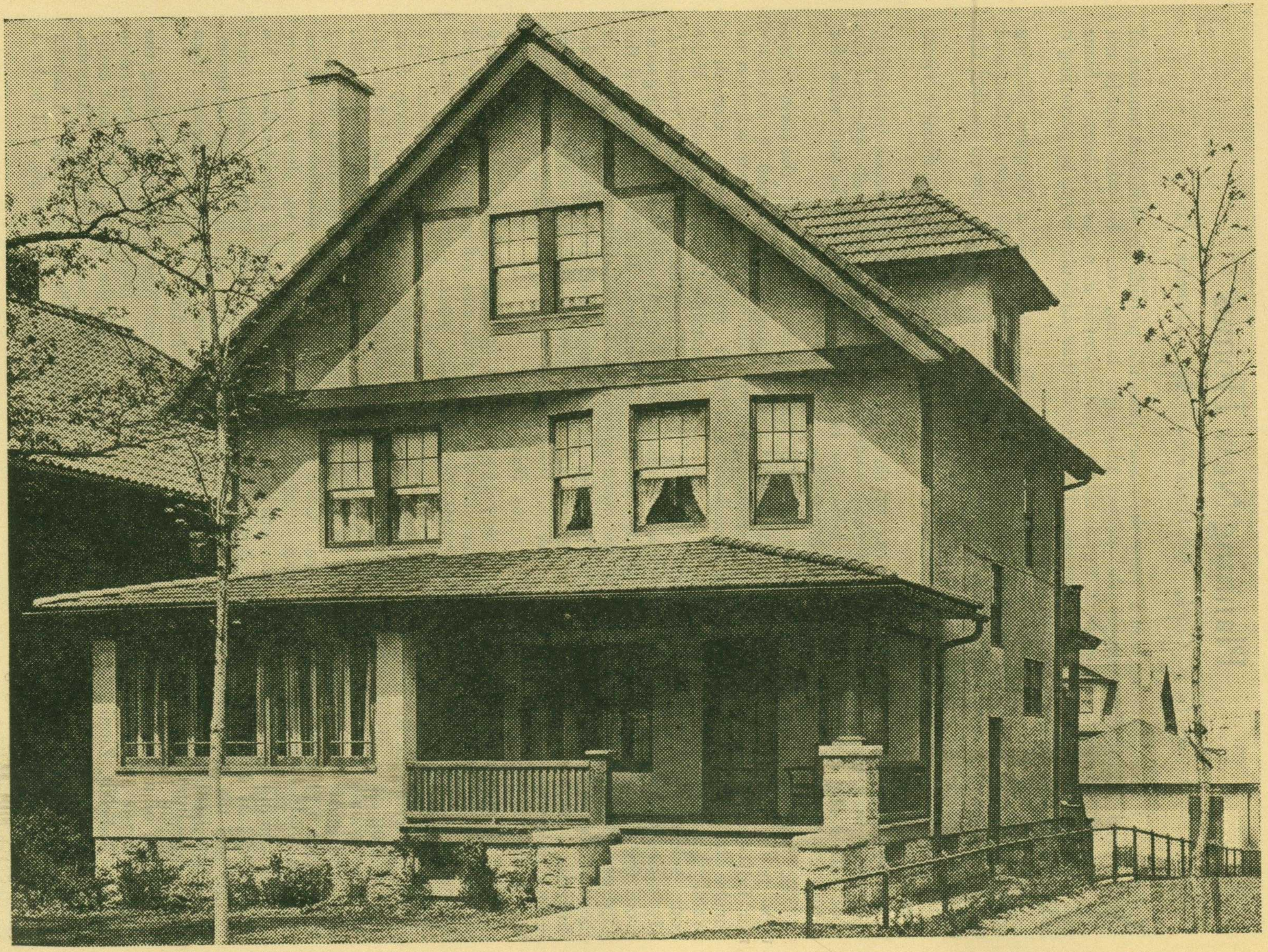
Proper preparation of the soil is one of the biggest factors in getting success in planting. Very often the top soil and sod is carted away when the excavations are made whereas the good soil which varies in depth from 6 inches to 12 or 15 inches should be put aside for future use in the garden or about the foundation.

Do not make the mistake of planting shrubs, vines or evergreens under the eaves or too close to the house, as they will not get the proper moisture and air circulation so necessary for full development. Start with some definite plan of planting, make proper selection of shrubs and evergreens and do not dot them here and there about the lawn. Consult a practical nursery man who can advise you what stock is suitable for your climate. Make your selection in shrubs from the Barberry, Deutzia, Forsythia, Lonecera, Cyardonia, Hydrangeas, Philadelphus, Lilac, Spirea, Viburnum and Wegelia varieties and evergreens from the Junipers, Pines and Fir species and the Yew families. If a hedge is desired the Japanese Barberries (Thunbergii) is the most desirable. In Privet the Armoor River or the new Ibolium. In planting a flowering hedge the pruning should be done right after the flowering season only, as Fall or Spring pruning will destroy the flowering wood. Beautiful hedges of evergreens can be made of White Pine (Pinus Strobus) or Hemlock, and a well kept hedge of Taxus or Yew would be a joy forever.

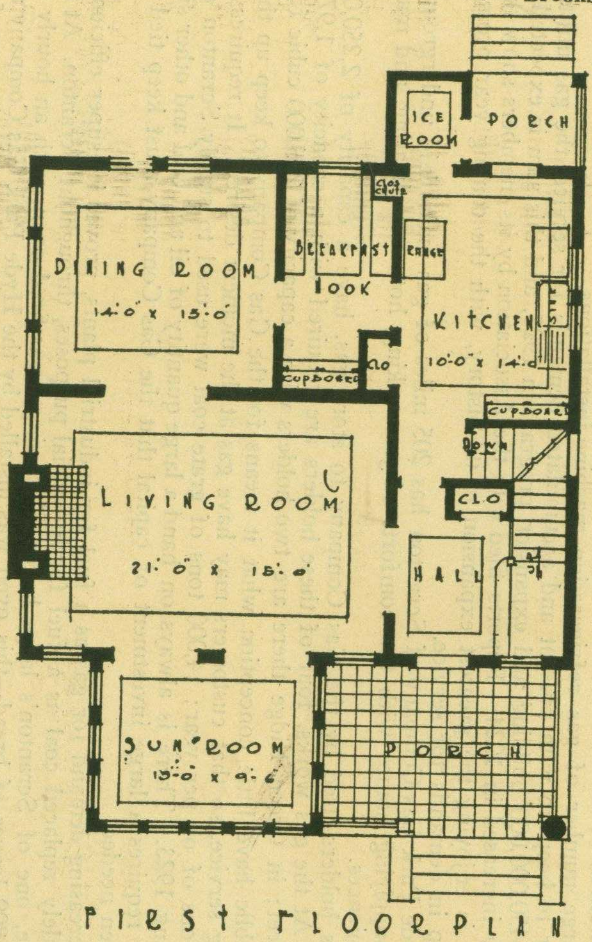
For Winter effects the red and yellow twig Cornus or Dogwood, planted with berry shrubs such as Black Alder and a background of white birch and golden and green barked willows is most desirable. Every home plot, be it country place, suburban, or a modest city lot has a place for a garden, but a garden should not be laid out just anywhere. We should strive to seek for it the one best place, protected as much as possible but away from the ravaging roots of large trees. The principles of proper planting are not hard to master. Varieties should be planted in groups and in small grounds nothing more elaborate than the planting of a few varieties should be attempted, with enough blending colors necessary to dominate the garden when in bloom. Care should be taken in the selection of varieties that will content themselves in the space available. It is important that the shade, moisture and soil conditions with which you are confronted be taken into careful consideration. No attempt should be made to emulate plantings which you may have seen in some other locality and which you may have admired because of their beauty of form, foliage or bloom. The conditions and requirements in that particular locality may be entirely different from those with which you may have to contend in outlining a planting scheme.

A part of any satisfactory home is an ample supply of cut flowers, at least during the Summer season, and it should be a part of the planting plan to provide these in profusion. Asters, Gladiolus, Zinnias, Sweet Peas, and Dahlias, are among the most popular and easily grown of the annuals. Delphinium, Phlox, Coreopsis, Peonies, Sweet William, Gaillardia, Gypsophila and Hardy Chrysanthemums should be included in the perennial list. A border of the above perennials, given sufficient space to allow filling in with annuals, will make a show as well as a cutting garden.

We will be pleased to confer with any one in developing either city or country places and are ready to furnish architectual plans with complete designs and keys to the planting plan.

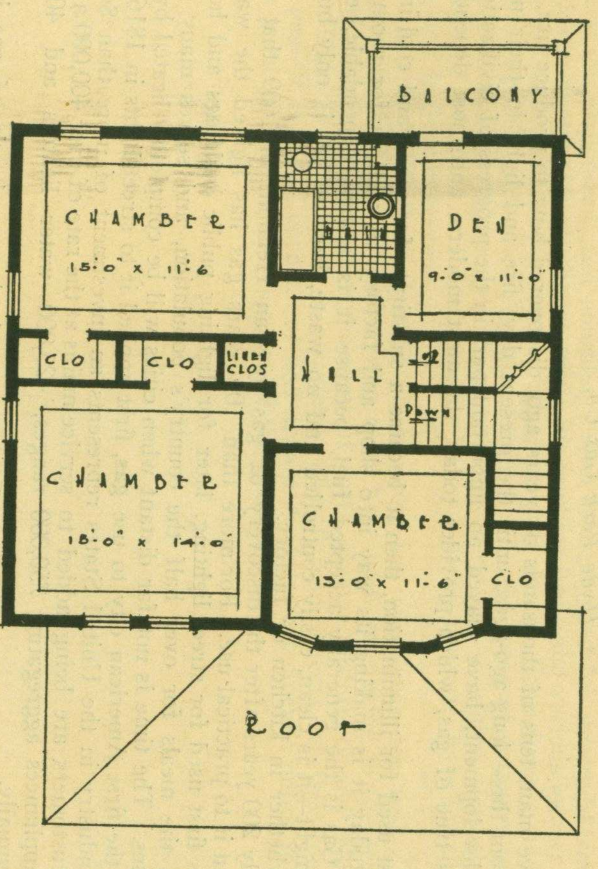


Ten-Room Stucco Residence, Nay Aug Section. Frank J. Miller, Registered Architect, 514 Brooks Bldg., Scranton, Pa.


ICE ROOM
PORCH
CLOS CHUTE
DINING ROOM
14'0" x 15'0"
BREAKFAST NOOK
RANGE
KITCHEN
10'0" x 14'0"
CUPBOARD
CLO
CUPBOARD
DOWN
LIVING ROOM
21'0" x 15'0"
CLO
HALL
SUN ROOM
13'0" x 9'6"
PORCH

FIRST FLOOR PLAN

This beautiful, well built ten-room residence has recently been completed in the Nay Aug section of the city. The house is built on a forty-foot wide lot, the arrangements affording the morning sun for the Dining Room, Living Room and Sun Room, while the shaded side is reserved for the Hall, Stairs and service portion of the house. An interesting feature is the breakfast nook, which has a built-in table and seats. The living room has a tapestry brick fireplace, while the plastering of all rooms is a rough texture finished in soft pastel colors.


BALCONY
CHAMBER
15'0" x 11'6"
BATH
DEN
9'0" x 11'0"
CLO
CLO
LINEN CLOS
HALL
DOWN
CHAMBER
18'0" x 14'0"
CHAMBER
13'0" x 11'6"
CLO
ROOF

SECOND FLOOR PLAN

French doors connect the sun and living room and the living room with dining room. The interior trim in all rooms on the first floor except kitchen is gum natural finish. The kitchen and all rooms on second floor are finished in old ivory enamel. The bathroom is finished in white tile. The basement includes a laundry. The attic contains a well finished maid's room and bath. The building is of frame stucco construction with terra cotta tile roof and is heated with a modern vapor system.

Gas, The Great Modern Convenience of Today

Hyde Park Gas Co.

THE primitive man, tens of thousands of years ago, discovered how to produce fire, and on down from those long-ago-ages, until the present day, fire and light in their many stages of development, have played an important part in the progress of civilization—especially is this true of gas, which provides today, the most modern, and most dependable heat and light.

Gas was first used for illumination, then it became a substitute for wood and coal in the kitchen range—today it is making its way into shop and factory, as well as for room and house heating. Gas is the generally accepted fuel, because it is always dependable, every minute, day or night—it is clean, easily controlled and no waste, because gas is only burned when needed, whether in kitchen or factory.

It was nearly 200 years after the discovery of gas by Van Helmont in 1609 that steps were taken to put it to practical use. For more than 100 years gas has lighted the way of progress—it was first used for street lighting, later for lighting public buildings and homes. Today it cooks the meals for over half the country's population, and serves many other domestic purposes. The time is not far distant when cities will be completely heated by gas.

Baltimore, the first American city to use gas, first applied it to street lights in 1816, and today the gas industry in the United States represents an investment of more than $4,000,000,000; new customers are being added to service mains at the rate of over 400,000 a year, with sales of appliances aggregating 750,000 ranges, 425,000 water heaters and 400,000 room heaters annually.

One of the principal factors responsible for the greatly increased sale of gas is the growing demand for the product in industry, where according to the American Gas Association, gas is now used in more than 5,000 separate and distinct ways, with an increased consumption during the last ten years of 1,000 per cent. Companies are also making house heating installations at the rate of about 10,000 a year and in some sections of the country are making a large number of gas refrigeration machine installations.

In order to keep up with present and accumulated demands for service, the gas utilities financed a $450,000,000 building and expansion program in 1923, and this sum is expected to be materially increased in 1924. Reports filed with the Association by its members show that the industry is enjoying the greatest expansion in its history, with the coming year promising no let up in demands for service.

The Hyde Park Gas Company of Scranton has 205 miles of gas mains laid underground, which are supplying homes with the comforts of gas cooking, hot water heating, and many other conveniences.

The gas holders used by the Gas Company to store gas, have a capacity of 2,250,000 cubic feet. At the gas works, four of these holders are required with a capacity of 1,975,000 cubic feet; in Green Ridge there are two holders with a capacity of 275,000 cubic feet.

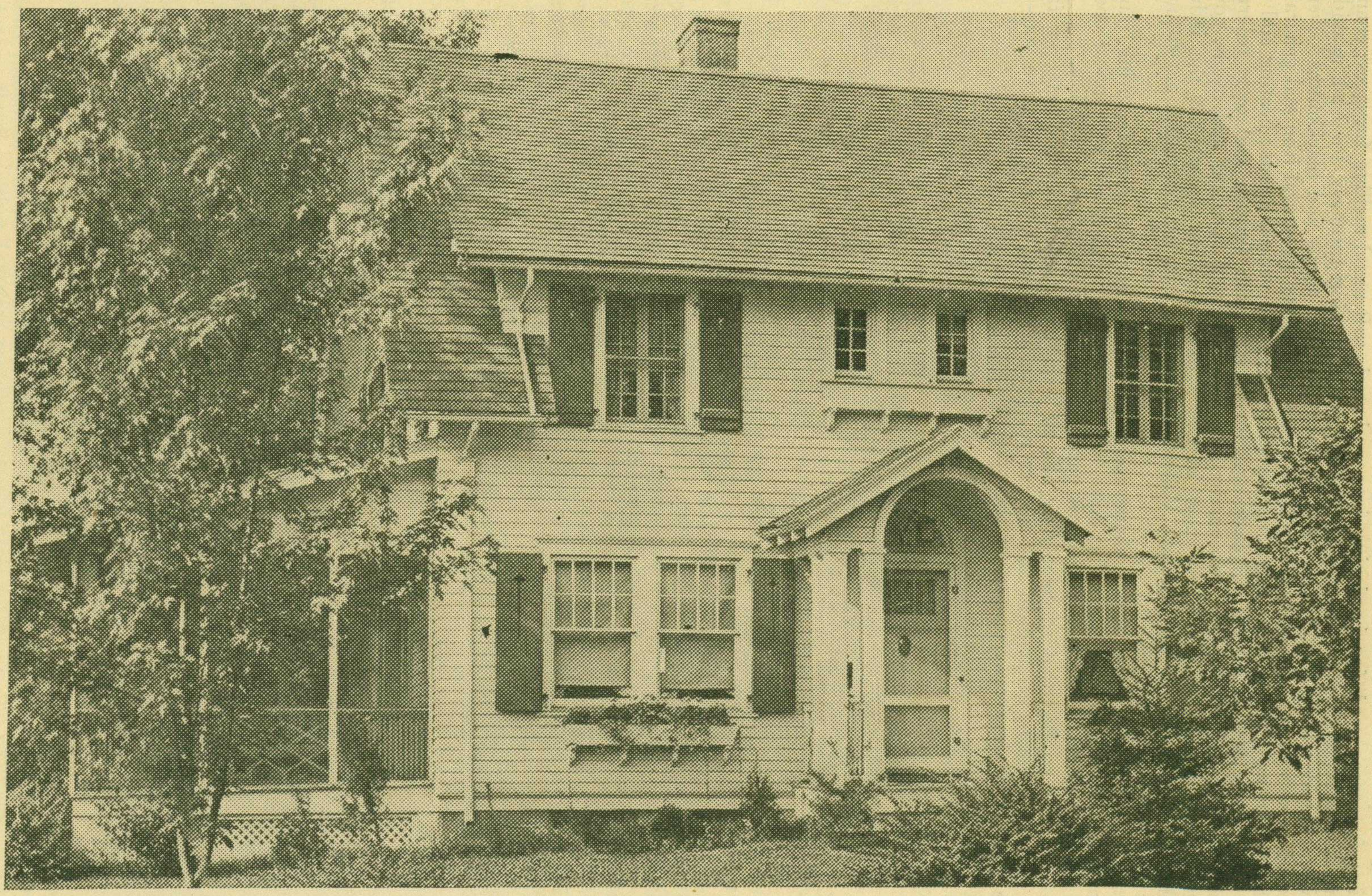
The public have little conception what it means for the Gas Company to keep up their never failing service, so that customers may have gas at the moment desired. It requires 2,500,000 gallons of oil per year; 14,000 tons of grate coal were used to supply Scranton gas service during 1923. There is always on hand a large quantity of oil and coal and other supplies. This requires a large investment of capital that the Gas Company must keep tied up for use, when needed.

The increasing demand for gas as a fuel for industrial plants, proves its super efficiency. Gas has widely replaced coal as a fuel for industrial purposes, throughout Scranton. At the present time, one of Scranton's large bakeries is using a gas-fired oven, with an hourly capacity of 2,800 loaves of bread—this oven was installed by the Hyde Park Gas Company and is one of the largest gas-fired oven units ever installed in any bakery. Smaller gas-fired ovens are used throughout the city for French pastry baking.

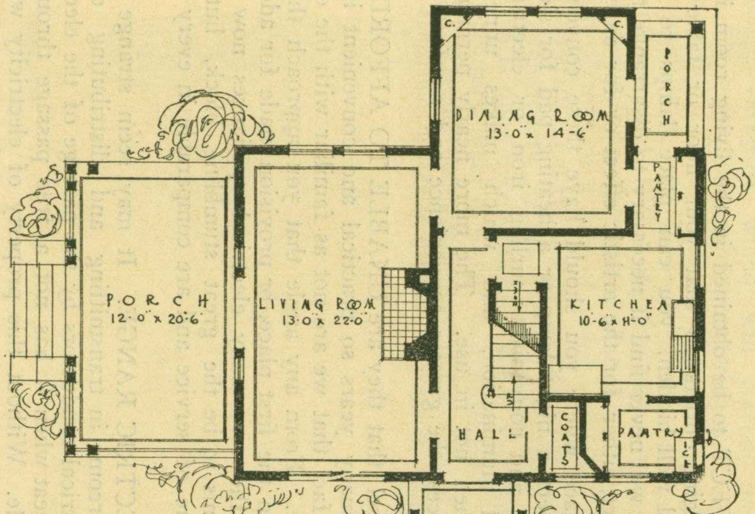
The Hyde Park Gas Company have installed many types of gas furnaces in Scranton's various industrial plants, which have revolutionized the manufacturing of their respective products. Brass melting furnaces require a special type owing to the extremely high temperatures and rapid heating—these furnaces can be equipped with burners capable of producing temperature of 3000°F. Other gas furnaces installed throughout Scranton, are tempering furnaces, used for hardening iron and steel; soft metal melting furnaces; enameling furnaces; japanning ovens; core baking ovens; pot hardening furnaces, for lead, cyanide and borium chloride; forging furnaces, used by general repair shops and blacksmiths; oven-furnaces for carbonizing and annealing; rivet heaters, used for structural iron and general steel and iron riveting; smoke-house ovens for smoking hams and various meats; heating and cleaning gas tanks, used by garages in cleaning auto parts. Each furnace and oven referred to above, together with more than two hundred different types of furnaces and ovens, covering every manufacturing purpose, are now in every day operation throughout the industrial plants of Scranton and Lackawanna Valley. Many concerns have installed gas-steam boilers and hot-water services.

A survey of the industrial plants using gas appliances for manufacturing purposes, proves the fact, that manufacturing costs have been cut, owing to the economical operation of the appliances, fewer replacement of parts, greater uniformity and reliability.

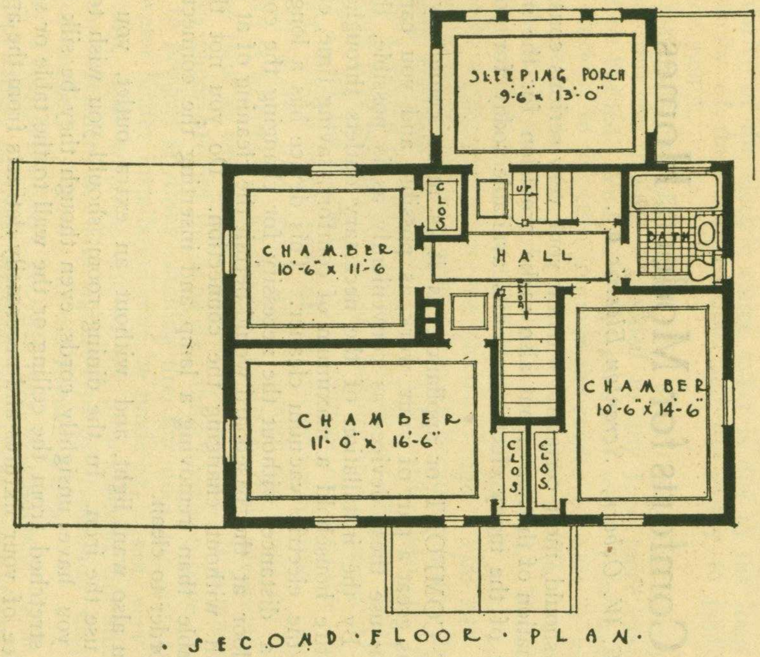
There is no fuel that so completely fills all requirements, whether for home or factory, as gas—it is clean, economical and always ready at a moment's notice to serve you—gas is the greatest modern convenience, of the present day.



A SUBURBAN RESIDENCE


DINING ROOM
13'-0" x 14'-6"
C.
C.
PORCH
PANTRY
PORCH
12'-0" x 20'-6"
LIVING ROOM
13'-0" x 22'-0"
KITCHEN
10'-6" x 11'-0"
HALL
COATS
PANTRY
ICE

FIRST FLOOR PLAN


SLEEPING PORCH
9'-6" x 13'-0"
CLOS
UP
BATH
CHAMBER
10'-6" x 11'-6"
HALL
CHAMBER
11'-0" x 16'-6"
CHAMBER
10'-6" x 14'-6"
CLOS.
CLOS.

·SECOND·FLOOR·PLAN·

This home faces the north with the living room and dining room facing the east and south.

The rooms are all fair size and are so arranged as to benefit from the sun most of the day.

The living room has a large brick fireplace with a tile hearth.

The openings to the living room from both dining room and hall have double French doors while the opening from dining room to hall has a single one.

The dining room has exposures on three sides making it most attractive. There are two corner china cases in the dining room and the pantry between dining room and kitchen has a fine, large china case with drawers for flat silver, linens, etc.

The living porch is well arranged for privacy and for the splendid view to the east. It is well screened and makes a most delightful place in summer.

The second floor has three good chambers and a sleeping porch that can be enclosed if desired.

There is a tiled bathroom, and good clothes closets for each chamber.

The attic has a maid's room with closet, etc.

The cellar is well finished and has a toilet, laundry, heater room, coal bin and cool cellar. There is an outside cellar entrance at the rear.

The outside color scheme is white clapboards with green shutters and a green shingle roof.

Electrical Comforts for Modern Homes

By E. W. Osborn, Scranton Electric Co.

THE building of a home should, most certainly, warrant your very serious consideration not only of proper illumination of the home, but also make provision for the maximum use with the least effort of the many electric servants available today for your comfort and convenience.

The ELECTRIC HOME COMFORT or appliance, as it is more commonly known, is intended to relieve you of as great a part of your work as possible and you can readily appreciate that unless you can use these devices as conveniently as is possible, they have lost a part of their value. By the installation of the necessary outlets throughout your home, you can bring the entire household a maximum of comfort, saving time, effort and money. Take for instance, the electric vacuum cleaner. This device has a long cord to enable you to reach quite a distance without the necessity for changing the connection. An outlet placed near the door at the baseboard would permit the cleaning of at least two opposite rooms and the hall without changing the connection. Do you not think this would be much more desirable than removing a lamp and inserting the connecting plug in each room and the hall in order to clean.

WHEN YOU IRON you also want light, and without an extra outlet, you have to turn off the light in order to use the iron. In the dining room, should you wish to use the percolator or a table stove you have unsightly cords, even though they be silk to match the furnishings of the room, stretched from the ceiling or the wall to the table or sideboard. Further it mars the appearance of your fixtures and necessarily detracts from the appearance of the room. A convenient outlet in the floor beneath the table or in the wall beside the sideboard would avoid this cumbersome method of attaching these most attractive home comforts.

THE MOST DESIRABLE EFFECT to be obtained in the living room is through a better distribution of light. By arranging outlets so that your floor or table lamps may be connected to a very short cord and well hidden, you can place lamps to lighten any particular portion of the room and you will never find it necessary to disarrange the furniture in order to obtain the best lighting effect, either for the artistic effect or for daily use.

THE BEDROOM is another place where you should have these convenient outlets. Near the bed so that you may connect a night lamp or a heating pad for sickness; near the dressing table for the ever ready and convenient curling iron or electrically heated comb, without disturbing the normal illumination, and which makes unnecessary the disconnection of these appliances when not in use. The more nearly permanent are the connections for these various appliances, the greater convenience and comfort will they be to you in your home.

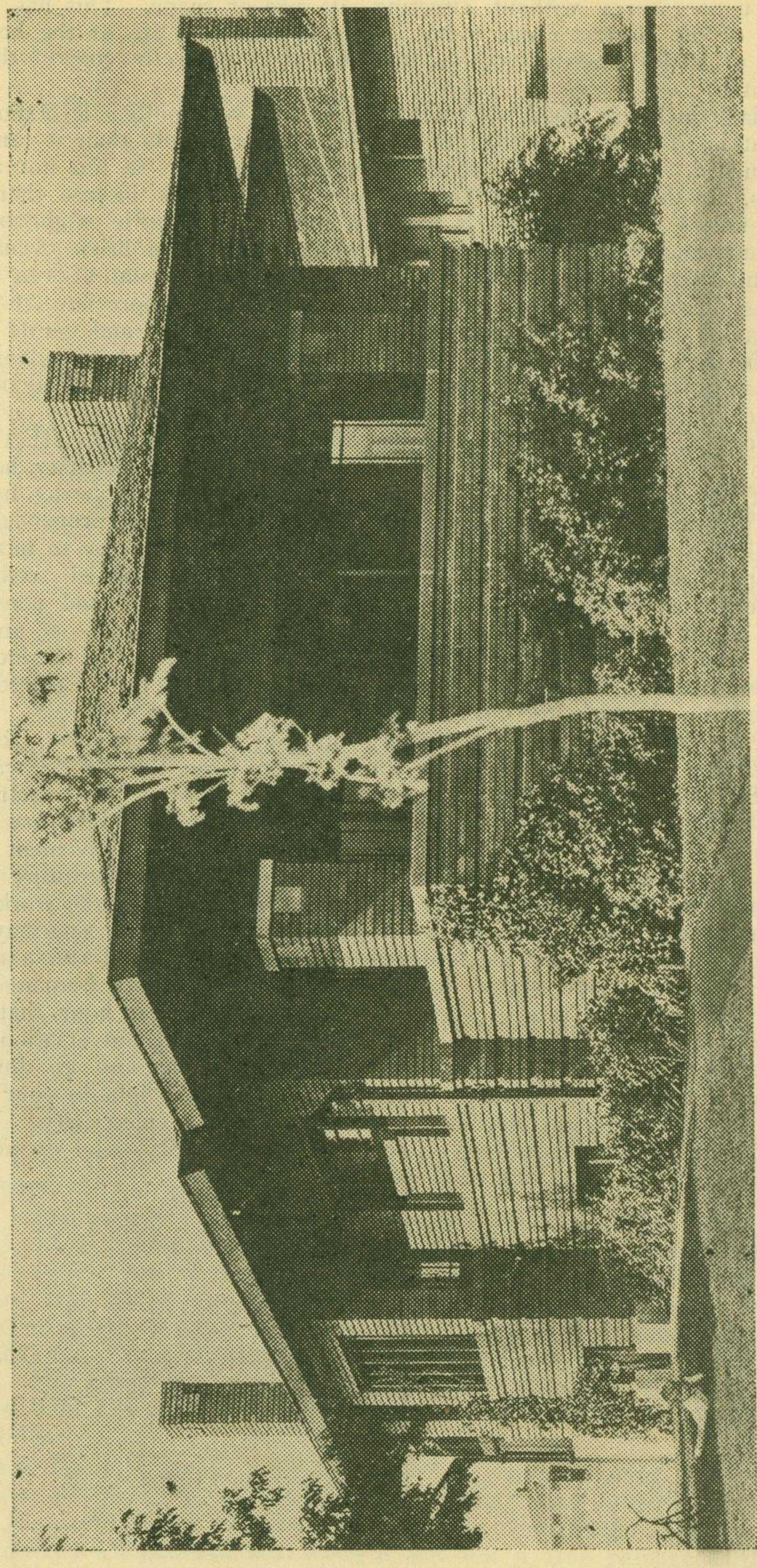
There are many people who feel that they are UNABLE TO AFFORD the electric appliances which have proven for many years so practical and convenient in every day use. This is principally due to the fact that we are not as familiar with the electric labor savers as we are with elbow grease. From any angle that you approach the home you will find, if it is properly designed in the first place, or provision made for additions when the home is built, that the cost of the very many electrical appliances now available is indeed nominal. The initial cost seems to be the great stumbling block, but remember, these devices are built for a life time of service and are comparable in every respect with high quality furniture.

Another great device is the ELECTRIC RANGE. It may seem strange to you that one of the greatest difficulties to overcome in transmitting and distributing electricity is due to the heat generated in the electrical conductors by the passage of the electric current. The fact that electricity will generate heat when it has not a free passage through the conductors made the electric range possible. Without this property of electricity we would not have the electric range. In order, however, to use this heat-generating property of electricity without burning up the heating element, it was necessary to perfect a metal which could stand higher temperatures without affecting its size or shape. This has been done, and the popularity of the electric range today is due to the long life of the heating elements, the simplicity of their construction, and the ability to perfectly control the heat by the turn of the switch.

All materials, including food, will absorb heat just so rapidly. If a more intense heat is applied, that is, if heat is applied to any food more rapidly than it can absorb it, the food will be burned. You have this condition when your oven is too hot and your cake splits or cracks. In the electric range the source of heat is less intense than in any other type of range unless you have what is called a muffle. A muffle might be a brick wall between the flame and the article that is being cooked. The old brick ovens were of this construction and furnished to the foods to be cooked a slow, gentle, even distribution of heat exactly as maintained in the electric range. You can appreciate at once that you must have a saving in the weight of foods because of this slow and gentle heat so nearly approaching the rate at which foods absorb the heat to the best advantage. Actual tests show a saving on meats of around 20 per cent in weight. On a 10 pound roast this is equivalent to 2 pounds. Do you consider this economical?

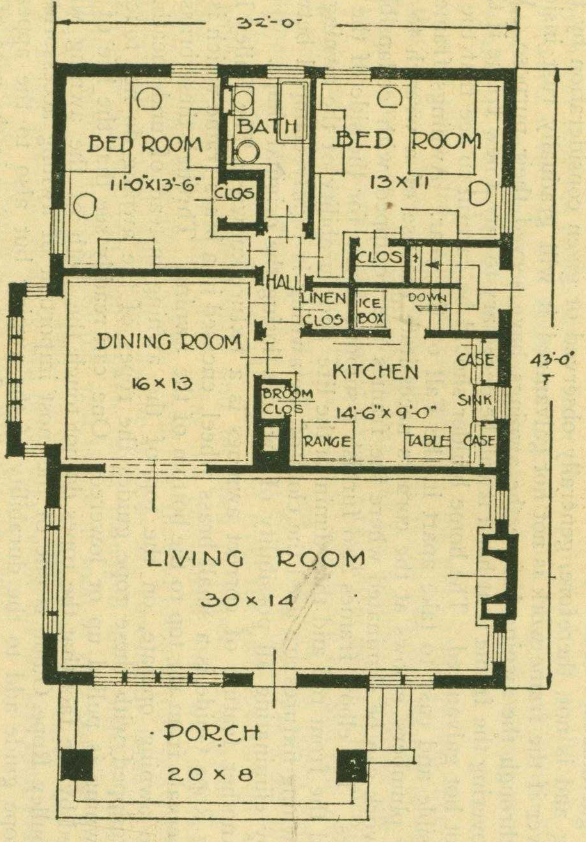
There is on the market today a number of desirable WATER HEATING devices, an addition to the many uses of electricity for heating. With electricity, however, there is no need to let the heat waste itself through the flue. An electric water heater should be installed so as to conserve all the heat possible. This necessitates the proper lagging or insulation of the tank as well as the various supply lines. It is not economy to wrap a few sheets of asbestos paper around the tank and think that you have it insulated. Asbestos is a good insulator to prevent anything catching fire, but does not act as a good conserver of heat. A good water heater installation may be made at a not very great cost and will operate economically. Hot water is one of the most difficult, but still one of the most necessary of our modern conveniences. The highest type of civilization may be measured by the magnificence of the bath. Witness the old Roman Baths.

Today THE MODERN HOME may be equipped with various labor-saving and beautiful appliances of every description. These range from the sturdy washing machine to the dainty Sheffield plate electrically heated tea set. This is the electric age. Even the furniture today is electrified and many furniture manufacturers are bending every effort to design furniture which will embody the necessary convenient outlets so that devices may be connected without marring the appearance of furniture with unsightly cords and connections. Every labor-saving device which will lighten the work of the woman in the household is a step forward in the march of civilization. You may ask, is that or the other device practical. When the first railroad went on its trial run a number of well educated and intelligent people stated that it was impossible for a human being to travel for any length of time at a rate of speed exceeding ten miles per hour, that it wasn't practical. When you talk upon the telephone and have a satisfactory conversation, is it practical? It is all done by electricity. When you ride upon the street car and go down town, is it practical? This is done by electricity. When you turn on the light in your home at night, and, so to speak, turn night into day, is it practical? This is electricity. With all these many practical personal demonstrations of the uses of electricity, why do you at any time ask when an electrical device is offered to you—is it practical?



THE ATEGO

The Common Brick Manufacturers' Association, Cleveland, Ohio, can furnish complete drawings for this design. Leaflet on brick construction sent upon request.



There's a saying that "Brick's the coming thing," and we show here for our readers a very charming type of brick bungalow, harmonious with our traditions, climate and landscape. Without detracting in any way from the praise which is due to many interesting designs in wood and stucco it is quite proper to welcome the signs of an era of more permanent construction for even the smallest homes. The proportion of brick homes is steadily increasing, and this type of house, attractive when first built, mellows to still greater beauty and "homeliness" as the years pass. It's a curious thing, the reaction of many people to the suggestion that the new home be of brick. Accustomed, as many are, to homes of wood, the first impression often is that brick is right out of their class. "It's all right for John Smith, the millionaire, to build his fine new home of brick, but we have just an average income. We would like to have a brick home, but how can we afford it?" is often the spoken or unspoken comment. The fact is that while John Smith has probably built his pretentious home of brick because of its aristocratic appearance, the man of average means ought to build his home of permanent material because that is the material he can best afford. It is really more expensive to build of non-permanent construction, taking into account the high cost of painting and repairing the more temporary structures. Most homes are paid for over a period of years. The saving in upkeep expense of the brick home during those years is more than enough to wipe out the three to five hundred dollar initial difference in cost between a brick home and a home of less substantial construction.

The Atego has an excellent plan that would fit well on a forty-five foot lot. The outside dimensions of the house (excluding porch and bay) are thirty-two feet wide by forty-three feet deep. The living room is a splendid room—thirty feet wide by fourteen feet deep, with lots of wide windows. The dining room is sixteen feet by thirteen feet, excellently lighted with ample wall space. The bay recess is a very attractive feature of this room. The two bedrooms are approached through a short hall which leads also to the bathroom. Each bedroom has windows on two sides, giving cross ventilation.

With a well developed plan, a simple roof with wide spreading eaves and a well designed appearance, this simple home of brick will appeal to many.

Awnings

By C. F. Seitz of Harry Seitz & Sons 226 Franklin Ave., Scranton, Pa.

THE attractive house can be made more beautiful if the owner will only use care in the selection of Awnings. Too many home owners are careless in the selection of the pattern and color combination of the Awnings for the new home. Home builders carefully plan every detail of the new home many months before the actual construction begins, and, after the home is completed, rush blindly for Awnings. The time to consider the awning proposition is when the home is under construction, not after the work has been completed.

The purchase of awnings is not a performance that should be repeated every year. It is possible today, to obtain awnings as durable in texture and color as they are attractive and distinctive. Correct Awnings are cheerful servants. They afford protection from the heat of the sun and at the same time give the house a tone of summer gaiety. Successful Awnings must ornament and accentuate the unique lines of the modern dwelling. Self expression is not only possible, but it is the present vogue in the matter of correct awnings. The painted stripe awnings materials furnish a wide variety of color combinations, from which the most critical can be pleased. Distinctive patterns, exquisite color combinations and durable army duck are the requisites for serviceable awnings.

Nevertheless the home builder must bear in mind that the quality of the duck and the artistic beauty of the pattern are only but a step in the matter of obtaining correct awnings. The awnings must be made and customed as carefully as a tailor customs a suit of clothes. They must be reenforced at the places in the awning where the strain is the greatest. Even the small detail of the thread must be considered. If the thread used in the manufacture of the awnings is not strong enough to withstand the elements of the weather for a number of years, then all the care and consideration given to the selection of the material will be lost, for an awning is no stronger than the weak seams.

The next item that must be considered in obtaining correct awnings is the matter of the frame work. All the frames, fittings and hardware used in the manufacture of awnings must be hot galvanized. Much of the frame work of the awnings is hidden inside of hems of the awning and is not, therefore, generally observed or given consideration by the home builder. However if the frame work is not hot galvanized it will gradually rust inside the hems and wear through the awning before the awnings have served their purpose. When the matter of recovering the frame is at hand it will be necessary to buy a new frame if the original frame was not hot galvanized. The home builder should be careful to see that the awning frame is collapsible and easy to take apart in the Fall of the year. Awnings frames made with ordinary plumbers' elbows at the corners necessitate the use of a wrench to take them apart. This work can be eliminated where the frames are equipped with collapsible awning frame fixtures. The elbow frames also furnish a smooth corner for the side of the awning to shrink around the front rod and thus diminish the life and durability of the awning. When the correct awning fixtures are used the cloth of the awning is tightly clamped between the fixtures, thereby eliminating all possibility of awnings losing the original shape.

Another feature of correct awnings is a fixture known as The Pulley Rope Guide. The Pulley Rope Guide is a small brass wheel, encased in a brass frame which is clamped at regular intervals from the top to the bottom of the awning. Through these brass wheels the ropes of the awning operate, on the top of the awning instead of underneath. When awnings are equipped with these rope guides the ropes of the awning do not touch the cloth when the awning is pulled up or lowered. One can readily see that the life of the awning is increased by the fact that the ropes do not touch the cloth of the awning when in operation. The pulley Rope Guide is one of the most important of awning accessories. Not only does this rope guide add to the durability of the awning but also to the appearance. Awnings equipped with rope guides fold up even and prevent sagging in the roof of the awning.

The main seams of the awning should be sewed with a lock-chain stitch. All seams should contain two rows of stitching thereby insuring the fact that the seams will hold together until the fabric is rotted beyond further use. It is very important that the braid used on the awning should be a high count smooth cotton braid. The braid should be sewed with a zig zag locked-chain stitch, as the braid of the awning is continually exposed and whipped around by the high winds, whether the awning is up or down.

There are many small details which the home owner must carefully check after the awnings have been erected, some of which, though small, are highly important. For example, the stripes of the awning pattern should match at all points and especially where the scalloped valance of the awning meets the awning proper. Many awnings now in use have this fault which tends to detract from an otherwise correct awning. The fit and form of the awning should be perfect. If the awnings are made too large they not only present a baggy appearance but will not serve the required length of time. Awnings made too small will soon shrink and tear away from the fastenings. The pulleys ot the awning should be on a direct line with the ropes thereby reducing the wear to a minimum.

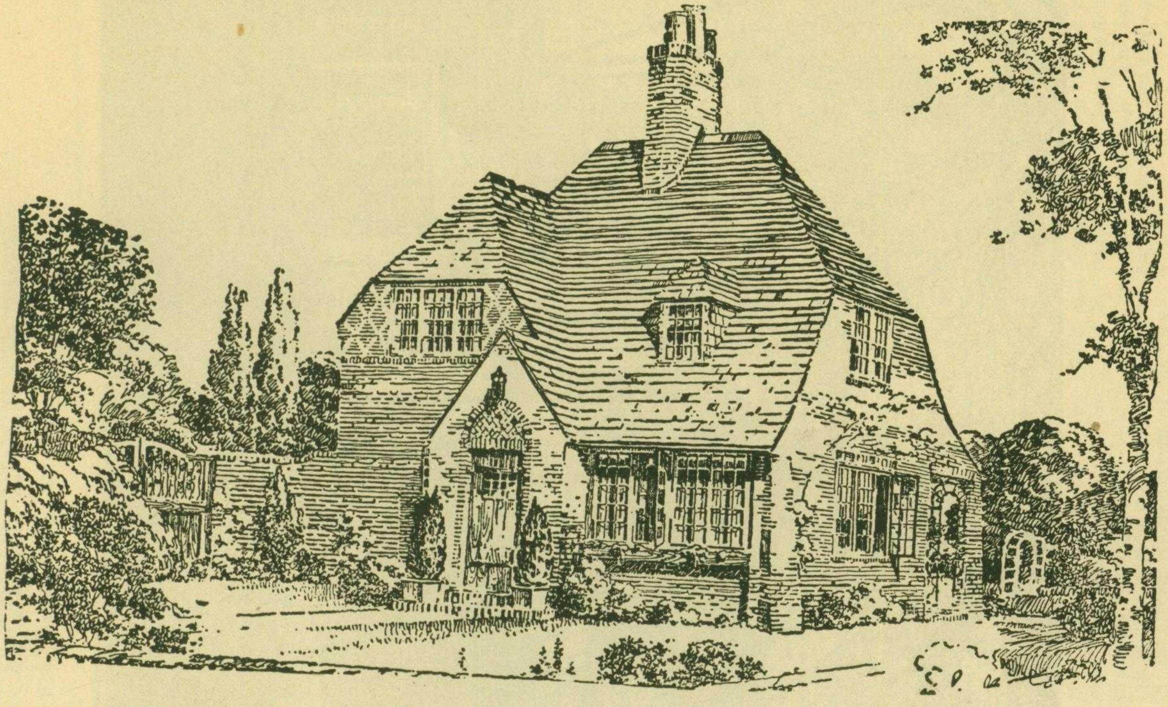
Home owners are urged when purchasing awnings to carefully look into every detail. Before an estimate of the cost of awnings can be given it is necessary to have a salesman take measurements. It is imperative that the measures be exact if the correct result is to be obtained in the finished product. The prospective customer should have the salesman demonstrate just where the awnings are to be fastened and how far out the awnings will extend. Too many awnings are made small in order to meet competitive prices. It is impossible to set a standard size for porch or window awnings because the local conditions must be taken into consideration on each and every home.

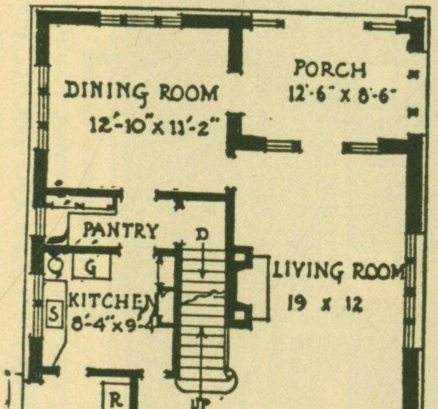
Consideration given to awnings before your home is completed may save money in the construction of awnings. The writer would suggest that the home builder ask the contractor about provisions for the fastenings for awnings. The contractor can then find out just what kind of awnings are to be installed and provide surfaces to which the awnings may be attached without extra added expense. If the house is to be of the stucco variety a top board about two inches thick and three or four inches high should be installed and set in the stucco. Such a wood surface would save the drilling of holes through the stucco in order to fasten the awning at the top. Stucco porch posts should have sufficient wood supports for the fastening of the awning brackets. It is imperative that these supports be strong enough to carry the entire weight of the awning as well as withstand the pressure which the awnings are subjected to in wind and rain storms. Stucco houses should have window casings large enough to permit the fastening of awnings and easy operation. Enclosed porches with French door swing windows should have stationary transom window at the top which would allow the window to swing open about fourteen inches down from the top instead of at the top. Where windows swing outward at the top it is necessary to construct a "Hip Roof Awning" to permit the operation of the window when the awning is lowered. Hip roof awnings are expensive and the appearance is not as attractive as the straight window awning.

The proper care of the awning will not only lengthen the life of the awning but will insure its holding the original shape until worn out. Large porch awnings should be raised in the evening. Many storms occur at night which may tear the awnings and work the fastenings loose. It is not necessary to raise the awning during a rainstorm unless it is a driving rain and wind storm. Correct awnings are made from materials which are sun and rain proof and should serve, not only to keep off the glaring sun rays, but to protect the porch and porch furniture from damage by rain. Awnings should be taken down and placed in a dry place for winter storage. The frames should be carefully removed from the awnings and the awnings covers brushed, rolled in a small tight bundle and wrapped in paper. The awning frames can be stored in the cellar or under the porch, being hot galvanized, they will not rust. All fixtures, pulleys, cleats, slide rods and brackets, should be allowed to remain as fastened by the awning erectors when the awning was new. If the fixtures are continually removed and replaced yearly the porch columns will soon become badly damaged and rotted. The proper time to take down the awnings in the fall of the year is just as soon as your porch is no longer comfortable to sit on. Do not allow your awnings to be exposed to the early fall storms. With the proper care and attention awnings will prove serviceable for not less than four years and it is quite possible to have awnings wear for five and six years.

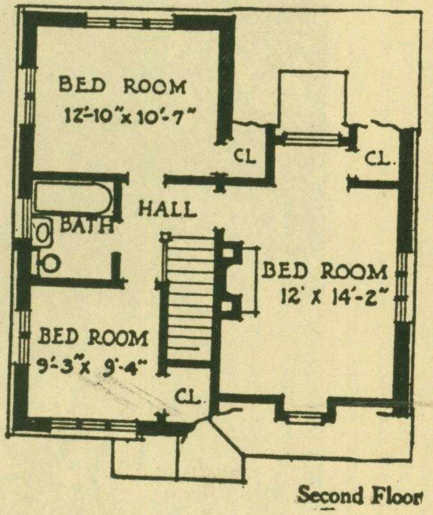
How shall I know when to order awnings? How much will they cost? What kind do I need? The answer is simple and here is how to go about it. This firm has in its employ an efficient staff of salesmen who are well versed in the practical and mechanical operation of awnings. They are able to advise the prospective customer as to his particular needs and estimate exact costs. Advise us by phone or letter that you would like to obtain prices on some awnings and our salesmen will call. The salesman who calls will advise and suggest, display samples, quote prices and let you do the rest. Do not wait until the mid-summer to place your order. The best time to buy awnings is in the Fall and Winter months. Customers who place orders during the winter months receive the advantage of a lower price due to lower labor costs. Awnings ordered in advance are manufactured and held in storage until called for by the customer. The delay of two weeks during the summer rush is thereby eliminated and the customer receives his awnings within two days after calling for delivery.

A charming and picturesque house of English design. Floyd Yewell, Architect, New York, N. Y.




PORCH
12'-6" x 8'-6"
DINING ROOM
12'-10" x 13'-2"
PANTRY
D
G
LIVING ROOM
19 x 12
S
KITCHEN
8'-4" x 9'-4"
R
UP
HALL

First Floor

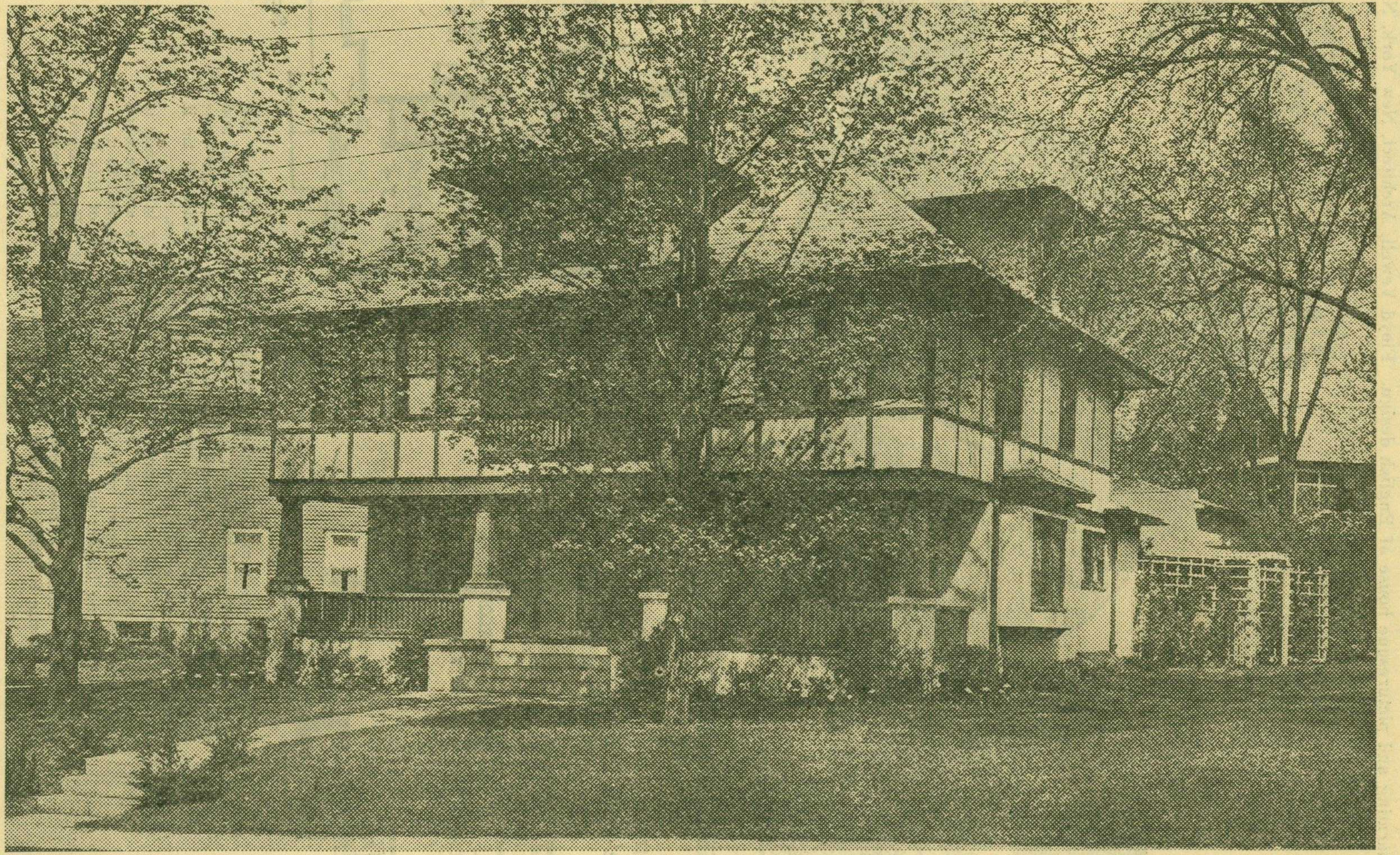

BED ROOM
12'-10" x 10'-7"
CL
CL.
HALL
BATH
BED ROOM
12' x 14'-2"
BED ROOM
9'-3" x 9'-4"
CL.

Second Floor

This adaptation of the English cottage shows how charming and picturesque the small house can be made in the hands of a skillful and artistic designer. The casement windows with their vertical lines, the long sweeping roof lines, and the planting about the house all tie it closely to the ground and give an atmosphere of hominess.

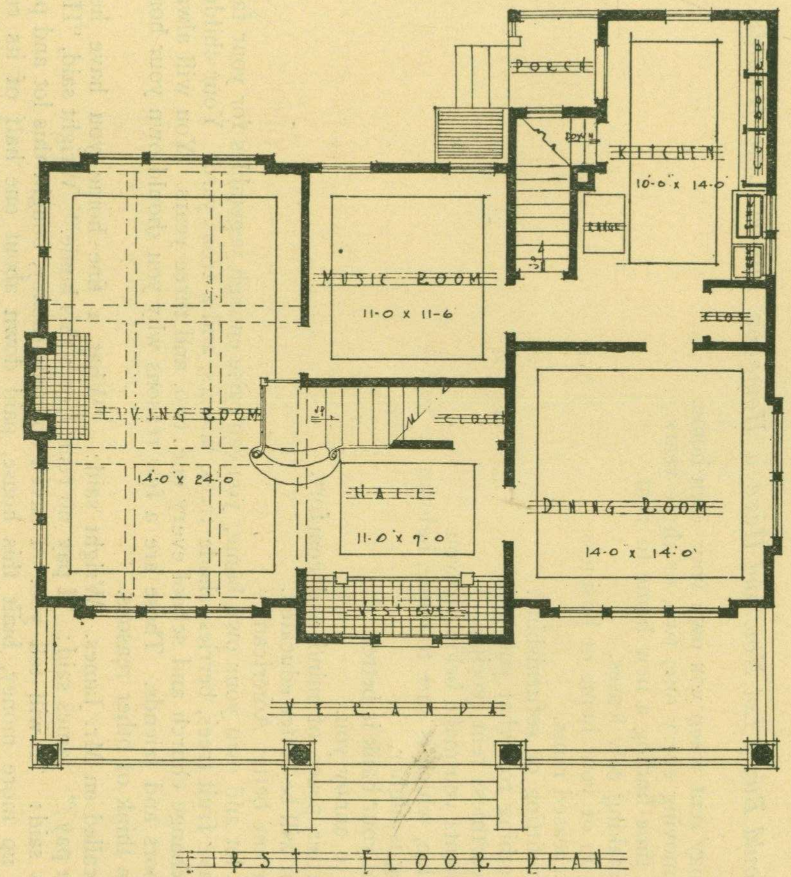
The architect has given convincing proof that beauty in a house is not a matter of size and cost. The small house can be artistic when the fundamental principles of architectural design are applied to it.

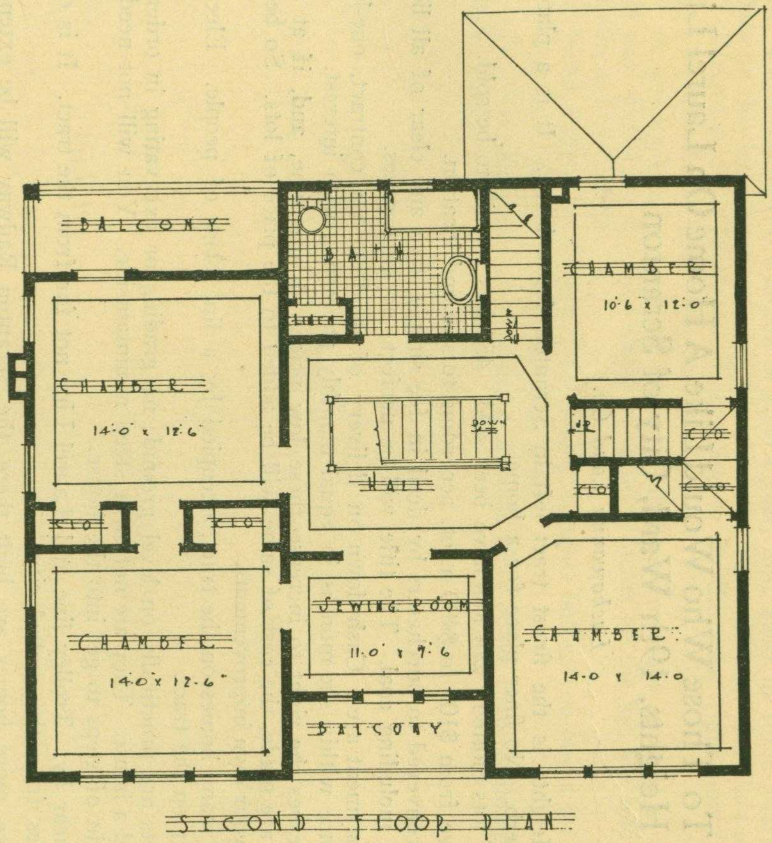
The intending builder will do well to study the plan of this house carefully for it is unusually compact and convenient. Every square foot has been utilized without crowding or cramping. The rooms are all of sufficient size to assure comfort and airiness.



NINE-ROOM STUCCO RESIDENCE, GREEN RIDGE SECTION

Frank J. Miller, Registered Architect, 514 Brooks Bldg., Scranton, Pa.


PORCH
KITCHEN
10-0 x 14-0
RANGE
CLO
MUSIC ROOM
11-0 x 11-6
LIVING ROOM
14-0 x 24-0
CLOSET
HALL
11-0 x 7-0
DINING ROOM
14-0 x 14-0
VESTIBULE
VERANDA
FIRST FLOOR PLAN


BALCONY
BATH
LINEN
CHAMBER
10-6 x 12-0
CHAMBER
14-0 x 12-6
HALL
CLO
CLO
CLO
CLO
CHAMBER
14-0 x 12-6
SEWING ROOM
11-0 x 7-6
CHAMBER
14-0 x 14-0
BALCONY
SECOND FLOOR PLAN

This house of distinctive design, with its beautiful group of trees and shrubs, is a splendid example of what can be accomplished without the use of costly mouldings, columns, cornices and gutters.

The living room contains a fireplace, built up of old fieldstone, has beamed ceiling and wood panel wainscoting. All rooms throughout are finished in old ivory enamel. The rooms on the second floor are all large, well lighted and ventilated rooms, containing ample closet space.

The floor plans present an arrangement which is usually happy in its utilization of every bit of space available, and there is easy and direct access to every part of the house. The entrance hall is dominated by a beautiful staircase which strikes a note of distinction and refinement and leads with graceful circular rails to the stairwell on second floor.

The driveway to the garage leads past one end of the house, thereby making it convenient for the automobile and tradesmen. The garage is close enough to the house so that it is possible to heat it by extended underground pipes. Part of the space between the house and garage is screened off with an attractive trellis and shrubs to form a clothes yard easily reached from the kitchen. At the back of the garage there is a beautiful flower garden hidden well away from passersby. The building is constructed of frame stucco, has a black slate roof and is located in the Green Ridge section of the city.

A Few Words To Those Who Would Like A Home On Laurel Line Heights, 19th Ward, City of Scranton

Lackawanna Land Co.

Laurel Line Heights is the finest tract left in Scranton for a home. It is a plateau and the view is superb. No finer place for a home.

There were 727 lots plotted. 274 lots have been sold. 453 lots remain to be sold.

The prices range from $100 to $400 a lot, according to size and location.

These lots are conveyed to purchasers by deed in fee simple, free and clear of all liens and encumberances, including coal. The title will be perfect; no mine caves.

The terms of payment are: Cash down on delivery of deed, or on contract, one-half down and the balance within six months in equal monthly payments, with interest.

The owner reserves the right to increase these low prices at any time, and, if at any time improvements are made, the cost of same will be added to the price of lots. So better buy now and make your own improvements.

There are now many homes on the tract, occupied by a fine class of people. Electric lights and city water on the tract.

Most of the lots are practically on level ground; no grading or excavating in order to put in cellar or build a house. They are not on a steep mountainside. You will not need to climb up a long flight of steps to get into the house.

Public school near by. Trolley line and Laurel Line not far from the tract. It is only about fifteen minutes from the central city.

No doubt, when more homes are built there, the Scranton Railway will be extended to the tract. This should soon be. Soon these lots will command a much higher price. Buy now.

Why You Should Buy a Lot Now and Have a Home on Laurel Line Heights

You do not pay rent when you own your own home.
No expense moving every one, two, or three years.
No waste of time finding a new home to rent.
No expense making new leases.
No breaking up of your home or business.
No paying increased rents.
No expense refitting or refurnishing.
You get something for what you pay.
You get no worthless rent receipts.
All improvements you make belong to you.
Advanced value, which is sure to come, belongs to you.
Your standing is higher.
Your credit at your bank is better.
No landlord to annoy you.
You have better peace of mind and comfort.
Your children will be better educated.
They will become better Americans.

If you buy a lot and own your own home, you can raise enough vegetables for your families. You can have fruit trees, berries, shade trees, flowers, and a front yard. Your children will not have to change church and school every one, two, and three years. You will always have good neighbors and friends. These are a few reasons why you should own your home. No doubt you can think of other reasons.

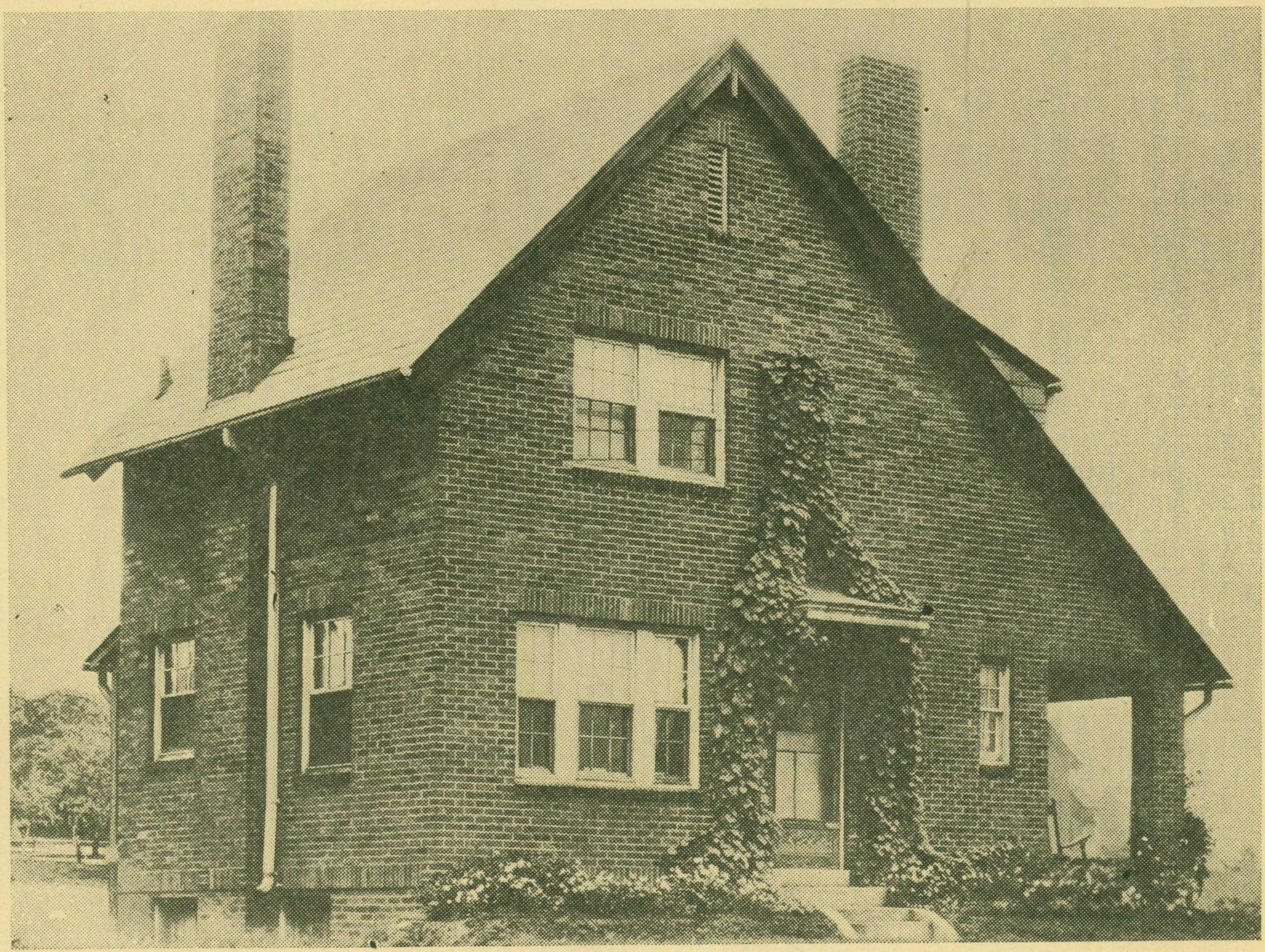
Mr. Wright called on Mr. James. Wright said: "What a fine home you have here. What rent do you pay?" James said: "I pay no rent, I own this home." Wright said, "How is that?" James said: "I will tell you. I saved up some money, bought this lot and paid for it. I saved up more money, built this house, paid down about one half of its cost, gave a mortgage for the balance, and paid the mortgage in about three years. I now pay no rent, which was $25.00 a month or $300 a year, and $900 in three years. I raise my vegetables on this lot. I can now sell this place for several hundred dollars more than it cost me." Mr. Wright said: "That's fine, I am going to do the same right now." Wright did it and owns his own home now. So can you.

A woman bought a vacant lot on a suburban tract not as good as Laurel Line Heights, and paid $1200 for it. She made no improvements on the lot, but sold the vacant lot a few months ago for $2800.

Better take a stroll over Laurel Line Heights before you buy a lot elsewhere.

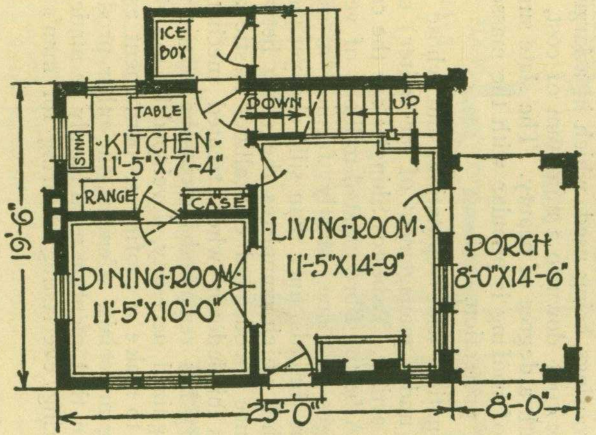
Not only SEE, but help Scranton grow.

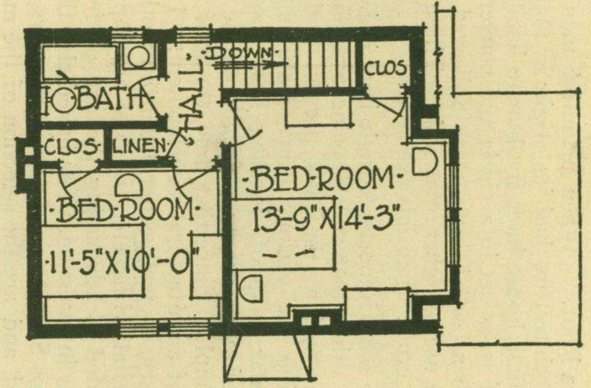
For full particulars, see Thos. A. Evans, 201 County Bank Building, Scranton, Pa. Bell Phone, 3907.



THE WASIOTA

The Common Brick Manufacturers' Association, Cleveland, Ohio, can furnish complete drawings for this design. Leaflet on brick construction sent upon request.





Generally speaking, the standard of small home construction has not kept pace with the improved standard of living that has marked the past few years. The greater earning power of the average man has brought greater power to purchase and enjoy better entertainment, to dress better and to provide better food for his family.

But in the matter of housing we are lagging twenty-five years behind the times. The nation is still building the majority of its homes in such fashion that they quickly decay and must be renewed at frequent intervals, to say nothing of the tremendous annual effort and expense which is required to keep them in repair. As soon as a house of such non-permanent construction is completed it begins to decay. On account of its high upkeep expense and seriously rapid depreciation, the wisdom of selecting a home of such construction by a man of average means is very questionable.

There are signs, however, that small home owners are now beginning to see the real economy and great benefit of permanent construction even for the smallest home. A brick home will last for generations and for a long number of years will look as good as new, a fact that will always be reflected in its high sales value; and the nominal painting and upkeep expense of a brick house is gratefully appreciated year by year. The owner of the Wasiota design shown here, for instance, chose wisely when he selected brick as the material for the outside walls of his house. He knows that his brick house safeguards his investment and his years of savings. The Wasiota is really a very small house, but being set with its broad side to the street it appears to be very much larger than it really is. The rooms are all of ample size, however, and there is practically no space that has to be devoted to useless halls. Every inch of the first floor is occupied by living quarters. Consequently, the rooms are of generous size.

The Roof

By H. T. Miller of Phoenix Roofing and Supply Co.

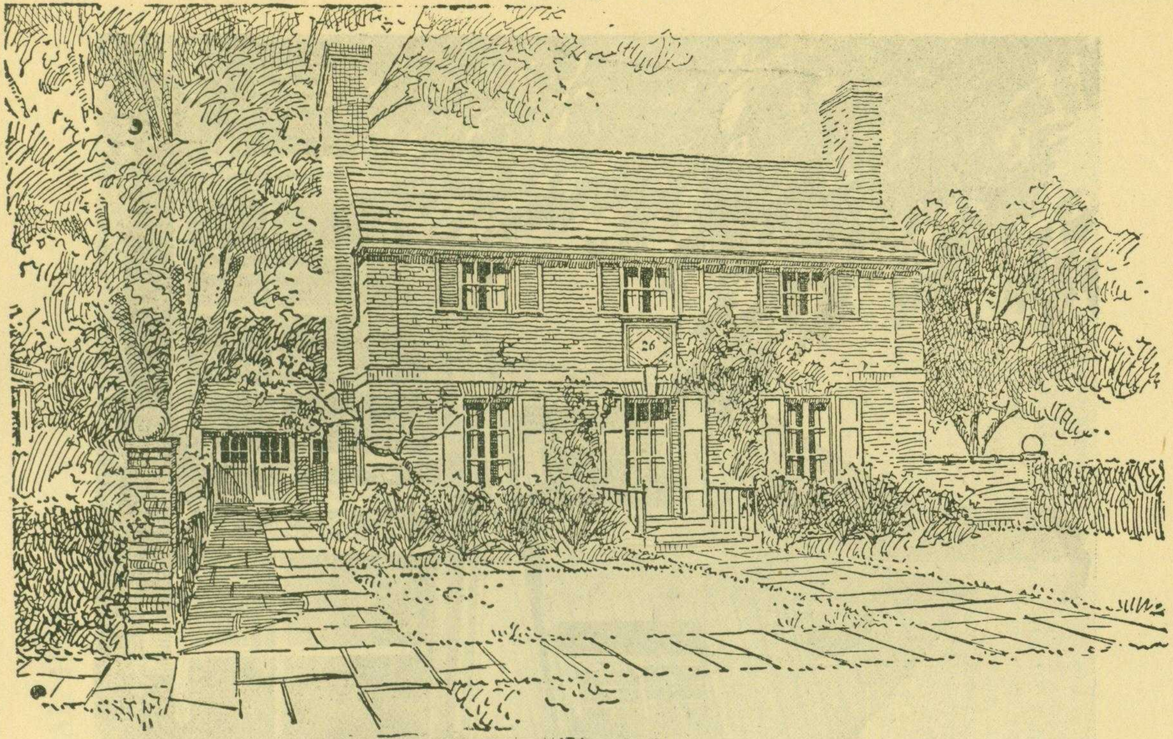
"Man's first home was nothing but a Roof." When primitive man abandoned cave life, he still required a shelter and hence architecture had its origin in man's need of a roof to protect him from the elements. The first house built for human habitation was nothing but a roof. It was made from branches of trees set in a circle and converging to a point at the top, with leaves for a covering. These arboreal huts were followed by other structures, similar in form, but strengthened by the use of other materials. These naturally varied, according to the rigors of the climate and crude materials available.

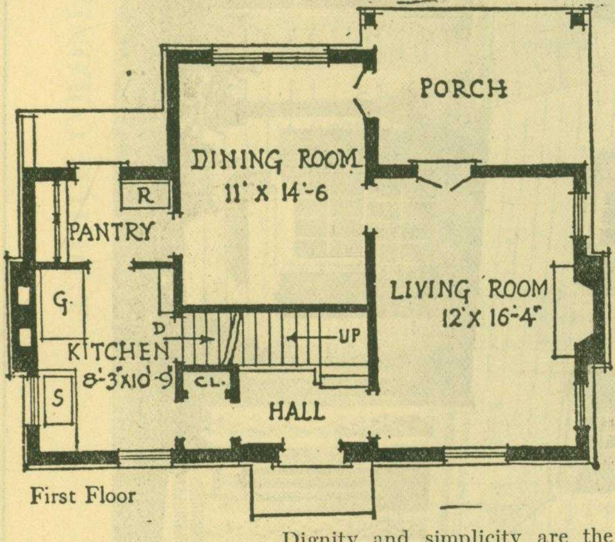
The roof, however, still remains the most important single item in home construction. As man's intelligence developed and many other materials became available, the roof construction set the pace for beauty and finish as well as the ever present and important factor of keeping out the elements and protecting the various other features that were being installed for his comfort. When the angular form of dwelling first came into use, the gable roof naturally followed, which allowed of more beauty and finish to the home. This is shown to best advantage in the early Greek Temples. Since that time, the roof has been given special consideration in all the various epochs of architectural development. If you will notice, as improvement has been made in the beauty, as well as permanence of other building materials, such as brick, cement, stucco, paints, metal trims, etc., the roof has kept not only in step, but far in advance. Architects may be divided in advocating the use of frame, brick or stucco, but seem almost a unit when the roof is in question. The baked clay tile, in its beautiful soft shades of red and green, and the Asbestos Shingles in the various colors in which they are obtainable, give the roof a big step forward, and are the selection of the majority of good architects. There are many other types of roofings being used, which in a large measure, are the result of efforts to keep the price of the roof down to a minimum of cost, and yet give temporary protection from the elements, with a degree of beauty. The slate surfaced felt asphalt shingles are in this class. This form of roofing is popular with the masses, and yet, is not to be considered a permanent form of protection.

Johns-Manville, Inc., who have a nation wide reputation, and whose products are sold by the Phoenix Roofing & Supply Co. (under management of the writer) covers a large part of the field of roofings described in this article. Asbestos Shingles are the combination of two of natures most permanent materials. Asbestos fibre created millions of years ago when this earth underwent changes thru untold ages of flame, slowly formed a marvelous mineral. This fibre can be shredded into long fine threads, finer than silk, and yet pieces of solid stone and dense as marble. Asbestos is the link which completes the chain between the vegetable and the mineral kingdoms, for it is at once fibrous and crystalline, elastic and brittle, heavy as rock in its crude state, yet as light as thistledown when treated mechanically. Through countless ages this mineralogical mystery has remained intact—the mystic mineral, the paradox of the ages. But today, it is a recognized necessity, developed by the efforts, the courage and the resources of the manufacturers to make a roofing as permanent as time, yet with a beauty not approached by other building materials. Cement, the other product in the composition of this roofing, is so well known that mention need hardly be made of it. This combination makes an all mineral, everwearing, everlasting covering for man's home, within the reach of everyone.

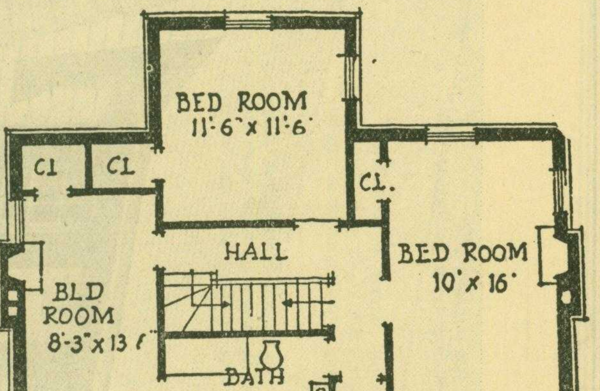
To retain the attractiveness of a shingle roof and yet secure the well-known permanence and fire-protection of asbestos, Johns-Manville has produced these Asbestos Shingles. They are known as Standard and "Colorblende." Asbestos Shingles are made in various shapes and sizes, with rough and smooth edges and in four colors—a deep red, a soft brown, a dark gray and a composite of brown shades called "Conglomerate Brown." Mixing certain combinations of these various colors in the laying, produces a roof which harmonizes with the landscape like a forest hillside in autumn—with the same indescribable blending of reds and brown and grays of frost-tinted leaves. And yet, with all its beauty of color and line, this roof is as durable, as everlasting as stone—and equally as fire-proof.

A simple, formal Colonial house for a fifty-foot lot. Designed by Olaf William Shelgren, Buffalo, N. Y.





First Floor



Second Floor

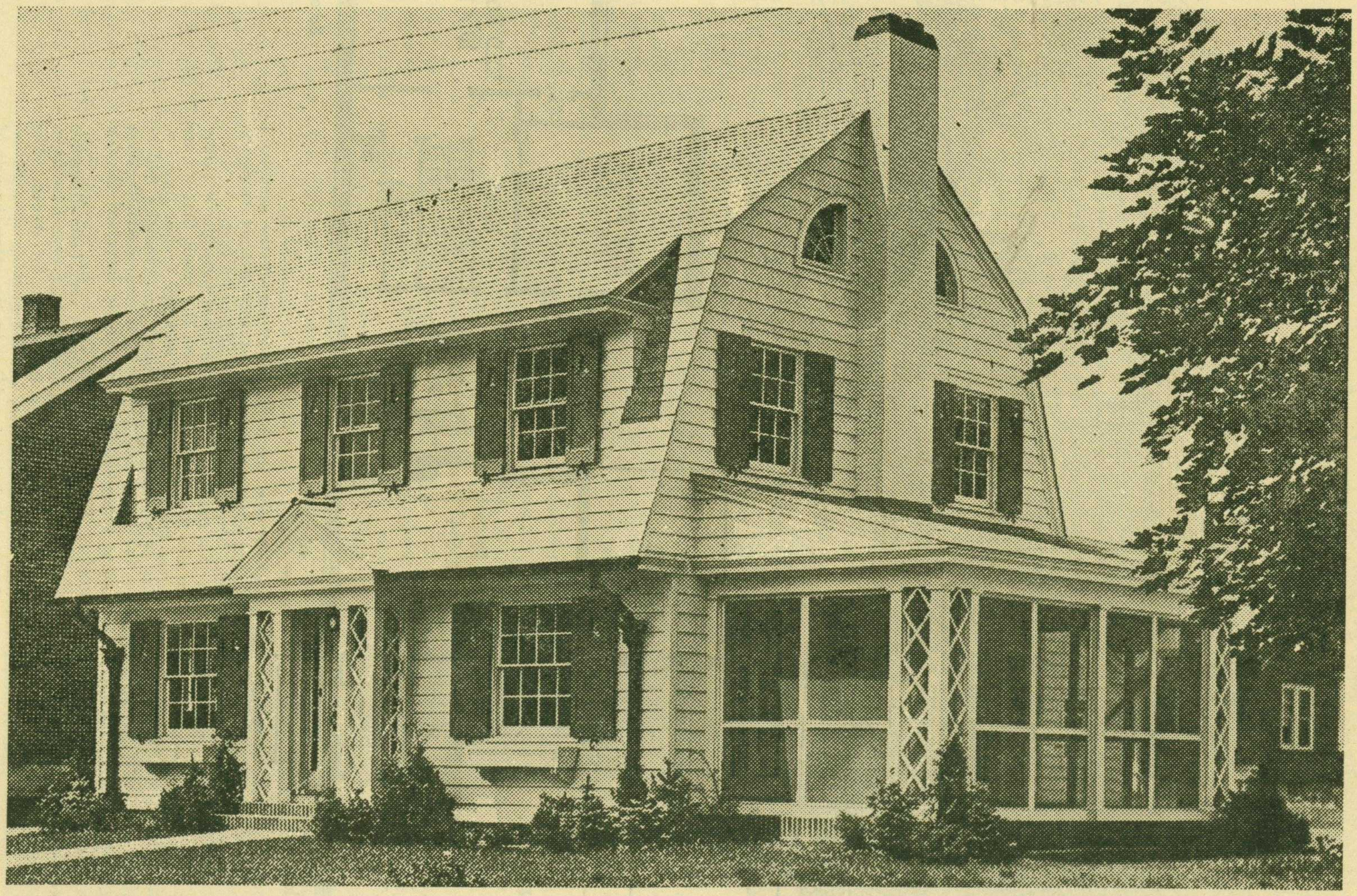
Dignity and simplicity are the basic essentials of the successful small house. Fussy and elaborate details not only detract from the architectural merit of a house, but needlessly add to its cost.

The realization of this fundamental architectural principle is slowly being driven home to the American people with the result that we are beginning to see a great improvement in our domestic architecture.

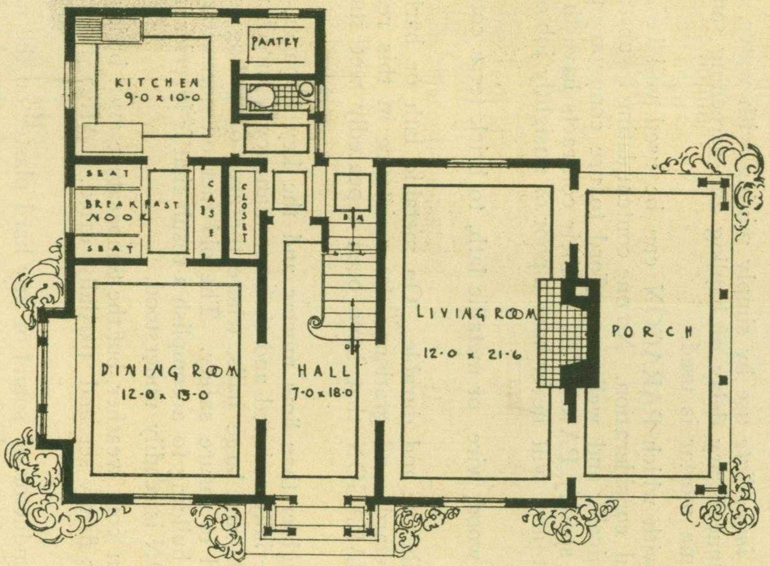
The increased cost of building that followed the Armistice had at least one good effect. It made people give more serious consideration to the materials used in home-building and greatly increased the use of the more permanent materials.

People appreciate more than ever that there is very little difference between the cost of the cheaper materials and the best, especially when the difference is reduced to a percentage of the total investment. The use of better materials and construction, and the growing appreciation of the good in architectural design is adding to the attractiveness of many an American community.

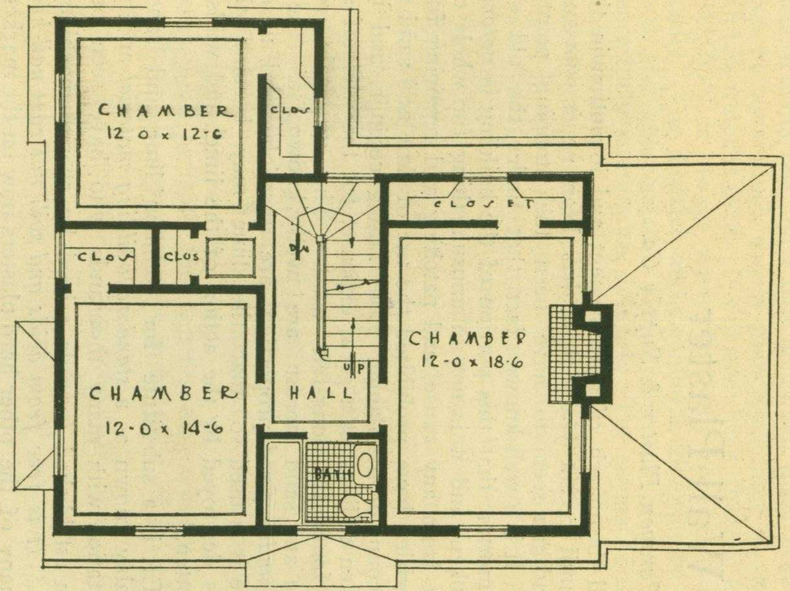
The house illustrated is a splendid example of the beauty and substantiality that can be attained through dignity and simplicity. There is not a meaningless or unnecessary line in the design. The proportion and scale of the house are excellent.



A DUTCH COLONIAL HOME


KITCHEN 9-0 x 10-0
PANTRY
SEAT
BREAKFAST NOOK
SEAT
CASE
CLOSET
DINING ROOM 12-0 x 13-0
HALL 7-0 x 18-0
LIVING ROOM 12-0 x 21-6
PORCH

FIRST FLOOR PLAN


CHAMBER 12-0 x 12-6
CLOS
CLOS
CLOS
CLOSET
CHAMBER 12-0 x 14-6
HALL
UP
DN
BATH
CHAMBER 12-0 x 18-6

·SECOND·FLOOR·PLAN·

This small home is planned along the lines of the larger and more pretentious colonial houses. It has the center hall and open stairway with the two principal rooms, namely, the living room and dining room opening directly off same.

The dining room has an easterly and southerly exposure thus affording plenty of sunlight. On one side of the dining room is a bay window with a comfortable window seat below which is concealed a radiator.

Directly back of the dining room is a combination breakfast nook and pantry which is a great convenience to the housekeeper.

The arrangement of kitchen, pantry, toilet and coat closet, together with the outside entrance from the rear, is very compact and good.

The entrance and staircase hall is of good proportion and quite pleasing with its low ceiling and quaint stairway.

From the hall one looks into an attractive living room where can be seen a charming fireplace with its colonial, wood mantel and picturesque French doors at either side.

Just beyond the living room is a splendid living porch which is screened in summer and can be enclosed with glass in winter, thus making it possible to furnish and make use of the year round.

On the second floor is a large room with a fireplace, which is possible to use as a sitting room and chamber combined.

Wall Plaster

The Paragon Plaster & Supply Co.

STRANGE to say, that with all the march of advancement and invention in the line of constructing buildings, that until recent years there has been no improvement made in wall plaster. Lime, sand and hair seem to have been the stopping point, in this *most important branch of building.* It is a well-known fact that under the old system of plastering with lime and sand mortar that this portion of the building is *notoriously the poorest.* The walls are easily broken, and it is not an unusual thing for whole ceilings to fall, especially if they become wet from any cause, and patching and repairing follow as a result. In many cities the authorities have prohibited the use of lime and sand mortar in schools and public buildings on account of the danger from falling ceilings, and have substituted in its place metal or wooden ceilings at a great expense, for the want of something better. In PARAGON we have found this long-felt want. The uncertain results of making and applying common lime and sand mortar are well known, as the varying qualities of lime and sand, *even under fixed* proportion, are *unreliable* and *unsafe.* The plaster must be made weeks before it is used so that the lime may become thoroughly slacked, and frequently the hair is destroyed by the action of the lime, and walls made of such materials are bound to be "rotten."

PARAGON WALL PLASTER is a substitute for common lime and sand mortar, and has become widely and favorably known as a *standard building material* and has gained for itself a wide and lasting reputation with many thousands who have seen or used it.

This compound is made by an established formula mixed by special machinery and is absolutely uniform in composition. *It is free from acids and will not rust nail-heads, tools, nor any metallic substance,* like many of the other hard plasters now on the market. It does not disintegrate nor deteriorate, but grows harder with age.

It is shipped in bags ready for *immediate* use by simply mixing with water, and can be applied at once, thus saving the unnecessary delay of hauling and screening sand, slacking lime, etc., as is the case where lime mortar is used.

The cleanliness and dispatch with which PARAGON can be used will be appreciated and is a factor well worth careful consideration. No one contemplating a substantial building or wishing to construct economically and well, can afford to use common mortar when Paragon can be had. Owners who specify PARAGON in their contracts have the *assurance* of getting the best in the market and will never have a poor or unsightly job of plastering if Paragon is used.

PARAGON can be applied to wood, wire, or metallic lath, to brick terra cotta, mackite, or other fire-proof material.

PARAGON is hard, tough, adhesive and durable. On metallic lath or back-ground is fire-proof. On wood lath it will retard conflagrations. Its resistance in this respect is remarkable. Walls plastered with PARAGON that have been repeatedly wet stand without injury.

The ceilings and walls being lighter than lime mortar and the key stronger, the weight of walls and ceilings are very materially reduced and their permanency assured, which is of great advantage to churches, schools, and large halls, where the area of ceiling is great, and strength and lightness are required to insure safety. The old method necessitating *tons of superflous* weight being put into a building to accomplish a result that is *inferior* in *every way* to that obtained by using PARAGON is readily understood.

PARAGON can be worked in cold weather, but the temperature *must* be kept at a point above freezing until the plaster has firmly set and partially dried. After it has partially dried, freezing will not injure it.

PARAGON is the best non-conductor of sound of any hard plaster on the market. We have overcome this objectionable feature, which exists in many of the hard plastering materials.

It sets in about one and a half hours and dries very quickly, so that recently plastered rooms can be used much sooner than when lime mortar is used. This is due to the fact that much less water is used. It will save from three to five weeks time in finishing a building.

PARAGON is always ready, and only requires water enough to make the compound spread easily. The dispatch and cleanliness that can be obtained by using it will be readily understood and appreciated. The mixing can be done under cover at the nearest practical point where the plasterers are at work. The saving of time and labor is a factor well worth careful consideration.

Plasterers who have handled PARAGON to any extent agree that it is an even and carefully prepared compound, spreading easily, which enables them to do more rapid and satisfactory work with less labor than any other plaster. No special skill is required to work PARAGON, and any good plasterer can use it with assured success.

For the hasty repairing of buildings required for immediate use, PARAGON is invaluable. Joinings can be perfectly made and patching done so that it will be permanent and unobserved. PARAGON once used for this purpose will be highly appreciated.

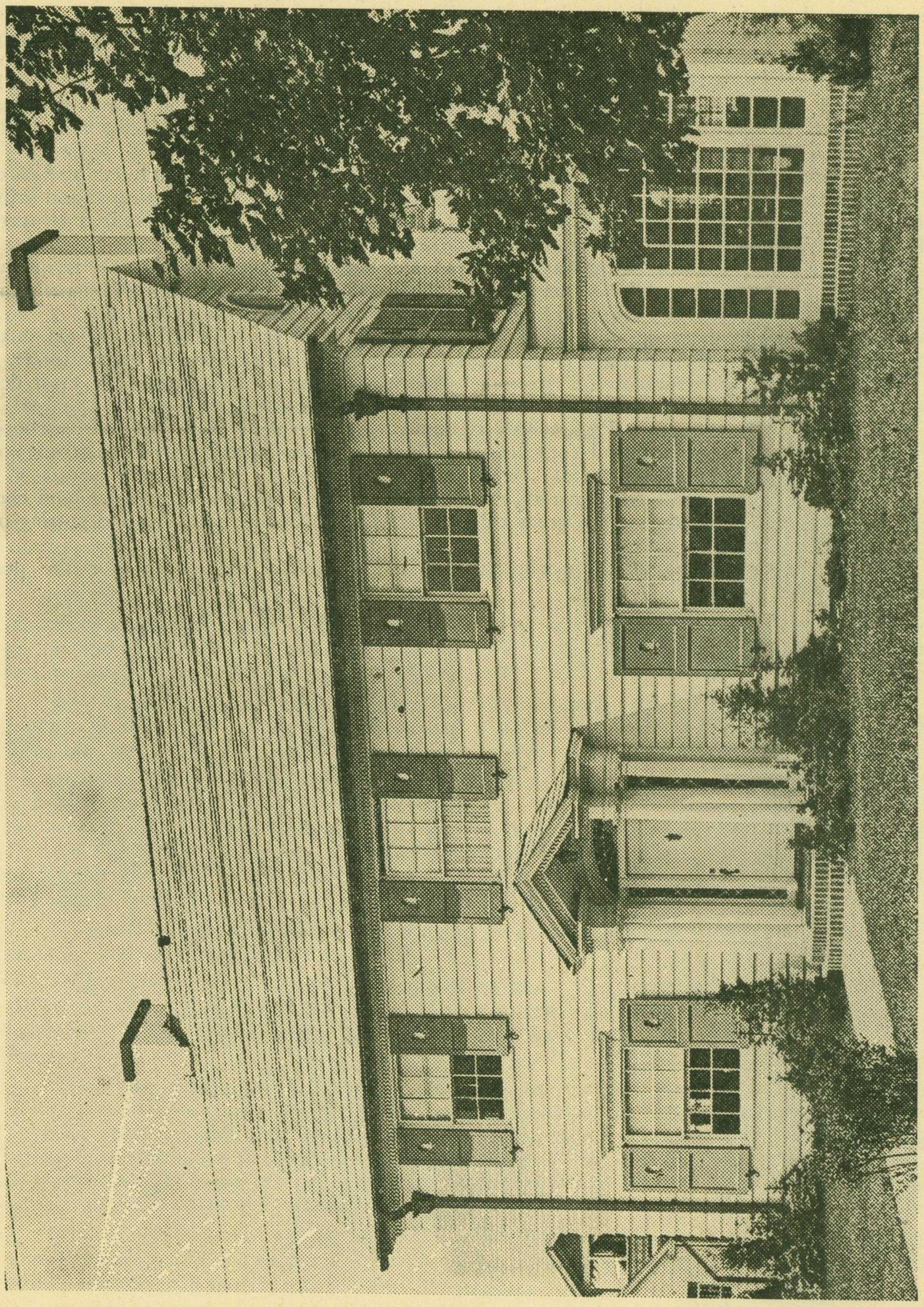
In railroad stations or other buildings which are liable to be jarred by the action of trains or machinery, PARAGON is indispensable and can be relied upon to remain intact.

It gives the best surface for painting, papering, tinting or frescoing. The most delicate colors will not be injured or affected.

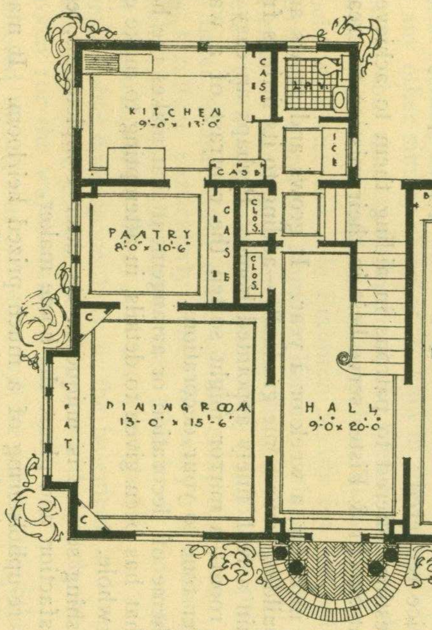
From a sanitary measure PARAGON is highly recommended for hospitals, schoolhouses, etc., being very hard and compact, it will not harbor foul gases or disease germs, and is a protection against rats, bugs, etc.

Openings can be made for registers, etc., without injuring surrounding plaster, and contractors will readily appreciate the great value of PARAGON when finishing and putting on casings, etc.

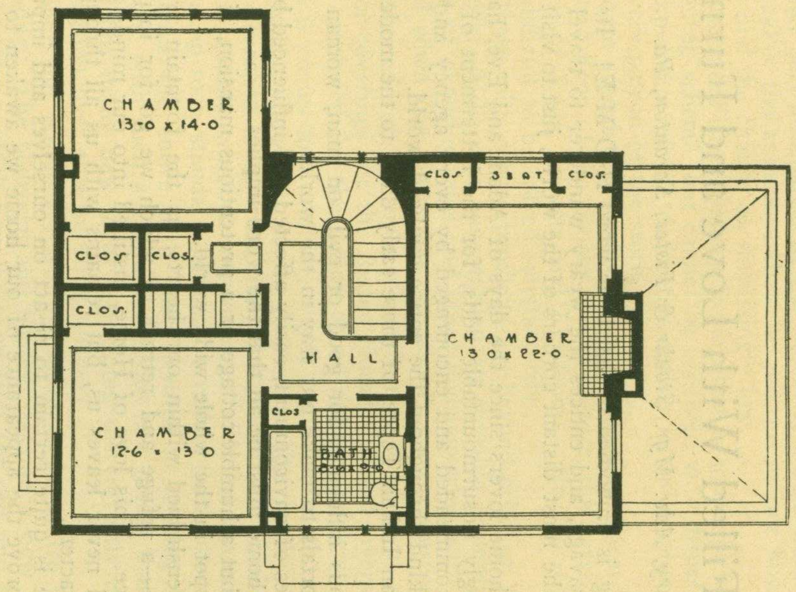
Our strongest friends are those who have used PARAGON extensively for the past seventeen years.



COLONIAL HOUSE


KITCHEN 9'-0" x 13'-0"
CASE
ICE
CASE
CLOS
CLOS
CASE
PANTRY 8'-0" x 10'-6"
SEAT
C
DINING ROOM 13'-0" x 15'-6"
HALL 9'-0" x 20'-0"
SEAT
B
LIVING ROOM 13'-0" x 24'-0"
LIVING PORCH 9'-6" x 20'-6"

·FIRST·FLOOR·PLAN·


CHAMBER 13-0 x 14-0
CLOS
CLOS.
CLOS.
HALL
CLOS
SEAT
CLOS
CHAMBER 13-0 x 22-0
CLOS
CHAMBER 12-6 x 13-0
BATH

SECOND FLOOR PLAN

This colonial home is located in one of the finest residential sections in The Capital District and embodies all the most modern improvements.

The foundation is of concrete while the upper structure is of wood frame covered with wide clapboards.

The windows are broad and low, while the sash are divided by heavy bars into small lights of glass. In the upper half of the shutters, which have solid wood panels, are neat and attractive saw cut openings.

The doorway is especially attractive with its one panel door and brass knocker, while the leaded glass fan light and side panels assist greatly in creating the colonial atmosphere that so thoroughly envelops the place.

One distinctive feature of this home is the sun parlor, or living porch, with its arched and mullioned openings. The floor of the sun parlor is tiled with large, red quarry tile, and the ceiling is paneled in a most attractive way.

The walls of the living room, dining room and hall are all paneled in a simple way. The trim is plain but dignified and is painted a beautiful soft ivory.

The small room to the rear of the dining room serves as breakfast room and dining room pantry.

In the breakfast room, kitchen and pantry, the floors are covered with blue and white, inlaid, cork tile with base of the same material. These rooms, together with the bath, are all void of wood trim, being finished with metal bull nose strips set in the plaster.

On the second floor there are three splendid chambers and a large bathroom. The largest of the chambers has a good size fireplace and book shelves making it possible for this room to be used as a library.

In the attic there is a large bedroom with good closet space, etc., and also a room for furs and the storage of wearing apparel.

Home - A House Filled With Love and Furniture!

By E. R. Tewksbury, Adv. Mgr. Stoehr & Fister, Scranton, Pa.

WHAT a wealth of meaning is embodied in that little word H-O-M-E! Its magic enthralls even the primitive savage, and entices the weary wanderer to travel thousands of long miles, from even the most distant corners of the world, just to visit that place of hallowed memories—HOME.

Man and woman, instinctive home lovers since the days of Adam and Eve, have continually striven against even seemingly unsurmountable odds, for the betterment of home and its environs. This noble trait is commended and encouraged by every agency and organization for the improvement of mankind throughout the entire civilized world.

It is a far cry, indeed, from an Indian Tepee, of those early days, to the modern palatial residence.

Home life exerts a tremendous influence, for good or evil, on man, woman and child alike as we leave its protecting portals to make our way in the world.

We are, after all, but creatures of environment, easily affected and influenced by our surroundings. That is just why our home must be all that the word implies.

It matters not whether it be but a humble cottage or a pretentious mansion, if it is all a home should be it is the dearest spot in the whole wide world.

Home then becomes a place enshrined within our hearts, as the fountain from which springs all the good things in life—a refuge and retreat to which we go for inspiration to fulfill the purpose of our existence. This love of Home, instilled into our minds and hearts from the time of early babyhood never leaves us, but remains with us all through life, to help in the moulding of our characters.

The betterment of our Home is quite certain to re-act on ourselves and improve us in like manner. As we strive to improve the appearance of our home we awaken to a new desire, also, to measure up to this new and higher standard of living.

In the betterment of one's Home, discrimination must be exercised if desired results are to be attained. Extravagance must have no place whatsoever in our scheme. Judicious expenditures, under the guidance of well-informed home furnishers are sure to bring results that often exceed the fondest expectations.

As conscientious counsellors and advisers, to thousands of makers of Better Homes in this community, during the past twenty years, Stoehr & Fister have won an enviable reputation, through fair dealing in even the minutest details.

Stoehr & Fister are not, and never have been, interested in the mere selling of furniture. Stoehr & Fister are intensely interested, however, in the creation of home environment of magnetic charm and artistic character—and this we regard as a very important responsibility.

In such an important undertaking as beautifying the home, it is gratifying to be served by an institution whose wonderful success is due entirely to the superior quality of merchandise it sells and painstaking service rendered.

It is in the advice and suggestions offered to patrons in aiding them to achieve desired results, at the minimum cost, that Stoehr & Fister serve best in their mission to create "Better Homes" in this community.

You cannot develop a home in a day, a week or a year. It grows and grows and never seems altogether complete. By building your home gradually—adding to its fittings from time to time—you will ultimately attain a real, finely appointed home. Perhaps an easy chair of graceful design would enliven a room—a mirror might soften the contrast of a wall—or a piece of drapery may give a fuller tone to your decorations.

It is never the complete scheme of decoration or arrangement that makes the home distinctive, but it is the attention that has been given to details, in attempting to make each unit a harmonious part of the entire whole.

Stoehr & Fister home-furnishing service is unique in its utter completeness, extending itself to the limit, to render satisfaction and please the home maker.

It may be the repairing or re-upholstering of a much prized heirloom. It may be the refinishing of a choice piece of furniture, that through years of service begins to show its age. It may be the measuring of but one window for shades, curtains or hangings. All these are a distinct part and parcel of the Stoehr & Fister home-furnishing service that gives to the home-maker the assurance that the job, no matter how small, will receive the attention it deserves and the charge be surprisingly low.

The Stoehr & Fister Drapery Department is so complete that there is no curtaining, draping or covering scheme that cannot be executed with dispatch and thorough satisfaction. The years of experience of the decorative artists in the employ of Stoehr & Fister are at the disposal of every patron of the store.

The same superlative service is an outstanding feature of the immense Rug Department on the second floor of the Stoehr & Fister store, this service backed by a quarter-of-a-million dollar stock of Rugs, Carpets and Linoleums. No floor-covering problem is too small, large, simple or difficult to be solved satisfactorily.

Only those mills whose products are beyond criticism finds representation in this incomparable stock. Mills that have earned an enviable reputation throughout the country. The importance of choosing rugs and other floor-covering with careful discrimination, is strongly emphasized when one views this remarkably comprehensive showing.

Well trained rug salesmen place their experience at your disposal in the selection of proper floor-coverings for the Better Home. Carpet layers, who thoroughly understand their work, are employed for the laying of all carpets, linoleums, etc.

When it comes to Furniture, words begin to fail to convey an adequate idea concerning the vast displays shown by Stoehr & Fister. The leading furniture markets of the country have been searched to assemble only that Furniture which is built to conform to the high standard of quality which is synonomous with the names Stoehr & Fister. Furniture built to measure up to a standard of quality rather than down to meet a price.

One finds the entire fifth floor devoted to nothing but Dining Room and Breakfast Room Suites, with such a variety of styles and prices that choosing is greatly simplified.

One gains many new ideas concerning the correctly furnished dining room, as you gaze with fascination over this amazing display.

Bedroom and Nursery Furniture occupys the entire fourth floor, with complete suites predominating. The bedroom and boudoir assume a new importance as you see the clever pieces of furniture which have been evolved for rest and sleep.

What can be done to make your living room more cheerful and inviting, is strikingly exemplified in the showing of Living Room Suites and occasional pieces to be found in profusion on the third floor.

One's choice need not be restricted in any matter. Quality is apparent at a glance. Variety is forcibly brought to your attention as you attempt to count the numerous styles and designs so tastefully arranged for convenient selection.

One half of the third floor has been given over to a section known as the "Twelve Ideal Display Rooms," illustrating in a practical manner what can be done in the arrangement, decorating and furnishing of a Better Home. One can gain immeasurable inspiration from even a casual inspection of this exhibit.

Without the semblance of a doubt this display has done more to stimulate the desire for Better Homes, in the minds and hearts of the thousands of home lovers who have seen it, than any other similar show of its kind in the Community.

Considerable time and thought have been devoted to the assembling of work-saving furniture with which to furnish the housewife's busiest room—the kitchen.

Stoehr & Fister are sole Scranton agents for the nationally-advertised Leonard Cleanable Refrigerators and the Napanee Kitchen Cabinets, two very necessary units found in the modern efficient kitchen. In addition, the "Porce-Namel" kitchen tables are always of special interest to the home keeper who takes a justifiable pride in her kitchen.

No other rooms which make up the complete Better Home have been overlooked, for there is furniture particularly suited to every requirement, for the hall, the bathroom, the sun parlor, the "den," the music room (Stoehr & Fister sell Victrolas, Victor Records, and the new Radiola Radio Sets) and the veranda.

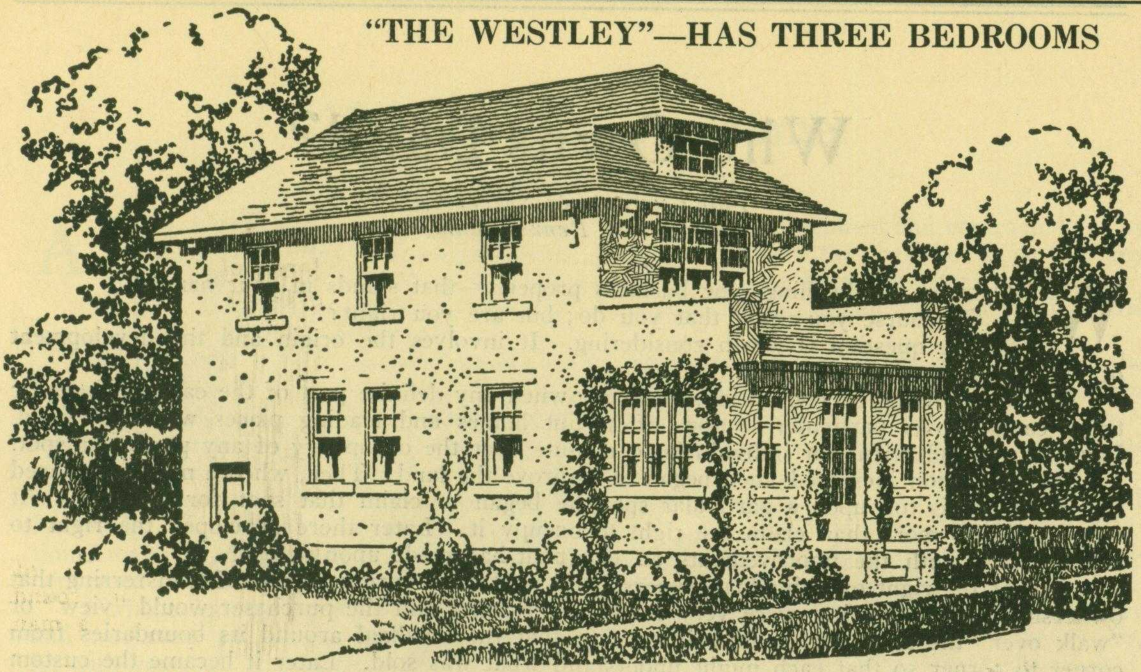
Considerable floor space, both in the basement and on the main floor, has been given up to the display of correct plenishings for the porch, so that one may possess an out-door living room for the warm season of the year.

Scattered throughout the store will be found the other important items of home furnishings which are a part of every successful home—Lamps, Clocks, Mirrors, Bric-a-Bracs, Folding Screens, Pictures, Bookcases, Occasional Tables and Chairs, Desks, Sewing Cabinets, Easy Chairs, Tea Wagons, Pedestals, Benches, Smoker's Stands, Chaise Lounges, Ferneries, Candelabras, Consoles, Vases, Urns, Cedar Chests, Magazine Racks, Baby Carriages, Children's Chairs and Tables, Etc., Etc.

Of splendid interest to every business man and woman is the extensive stock of office furniture to meet every requirement for quality and utility at moderate prices.

Altogether it is an education in itself just to stroll leisurely through the great new Stoehr & Fister store. Then you marvel that such an immense institution is right here in our midst, a never-failing source of all that is new—all that is of the highest quality—all that is of moderate price in Furniture, Rugs & Draperies, for the creation of Thousands of "Better Homes."

"THE WESTLEY"—HAS THREE BEDROOMS



A Well Planned House for a Narrow City Lot

If your lot is a narrow one, you naturally want to make the most of it. It is of vital importance that the house planned for a narrow lot should be so arranged that there is ample light and ventilation for all the rooms.

The front of the house should present a distinctive and artistic appearance. These considerations have been well considered by the architect of the Westley, H. T. Jeffrey, and the result as shown in the accompanying plans is a commodious and dignified home that is sure to please.

It will be found economical to construct, for it has been designed with concrete block walls stuccoed with portland cement stucco. These two building materials are old ones in the building industry, but the use of the block with their great strength and fire-resistive qualities in combination with the beauty and weather-protective qualities of stucco is a comparatively new development in building and one that seems to be growing in favor.

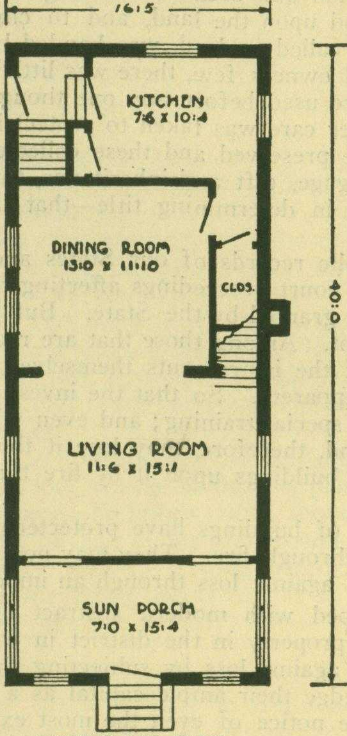
The use of these waterproof materials and modern methods of construction which involve the use of insulating felts or furring and lathing insure a warm interior and a small fuel bill.

The basement has been divided with partitions of concrete tile that give additional support to the floors in which there will be no settlement. A commodious workroom is lighted with the modern steel cellar window sash, which give more light and are cheaper and easier to install than the old time wooden sash.

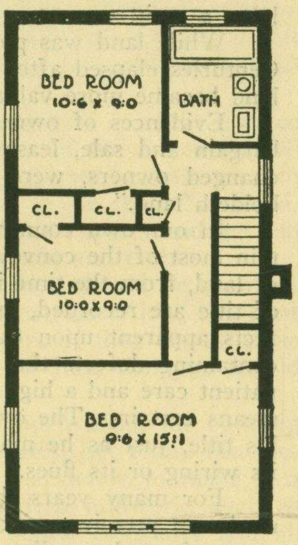
The front porch has been enclosed with sash, but can be left open if desired. From it two French window-doors lead into a fine living room and from this into a large dining room with kitchen adjoining. No fireplace has been shown in the living room, as the modern oil-burning furnaces, as installed in the home, are so easily regulated that the advantage of the open fireplace for occasional heat in spring and fall, is hardly missed, but if desired a fireplace could be installed on the left hand side wall and the cellar flue moved to that side of the house.

There is a fine front bedroom and two smaller bedrooms for the children, while the occasional guest can be accommodated by the popular davenport bed in the living room.

Stairs from the bedroom closet lead up into a large attic space, in which another bedroom or a den easily can be contrived.



FIRST FLOOR PLAN



SECOND FLOOR PLAN

Who Owns Land?

Title Guaranty & Surety Co.
Scranton, Pennsylvania

WHO owns the dwelling—the business property—that stands in your name?

Of course you think that you do; but are you right?

The question is worth considering. It involves the origin and the development of individual ownership in land.

In the beginning of civilization, no man owned any definite part of the earth. Nomadic tribes camped over particular sections of it; but homes and trading places were not fixed. Land was too plentiful for individuals to dispute over the occupancy of any particular spot.

As population increased, men began to improve the land. Then, when a man had placed the fruits of his toil upon a particular spot, he began to claim that spot for his own. At first he did no more than claim the right to occupy it. Later there developed the right to sell the land with the improvements an occupant had made upon it.

Out of the right of individual ownership in land grew various forms of transferring that ownership. These at first were very crude. The seller and the purchaser would "view" or "walk over" the land; which probably meant that they walked around its boundaries from corner to corner so that each might understand what was sold. Later it became the custom for the purchaser to pick up a clod and break off a twig as evidence of ownership; or to enter the house alone, if one stood upon the land, and to close the door after him. Still later a written contract of sale, called a deed, was handed by the seller to the purchaser.

While land was plentiful and owners few, there was little formality in selling real estate. Centuries elapsed after deeds were used before any one thought of recording them. But as land became more valuable, greater care was taken to protect its ownership.

Evidences of ownership were preserved and these collected evidences of all the acts of bargain and sale, lease and mortgage, gift and inheritance, through which a piece of ground changed owners, were looked to in determining title—that is "the means whereby a man holdeth land."

In our own country, the public records of our States and Counties have come to contain most of the conveyances and court proceedings affecting the title of any particular piece of land, from the time it was first granted by the State. But though most of the evidences of title are recorded, many are not. Among those that are recorded are many containing defects apparent upon the faces of the instruments themselves. There are also many others containing defects that are not apparent. So that the investigation of a title requires much patient care and a high degree of special training; and even with these, the results are by no means certain. The owner of land, therefore, may lose it through some undetected flaw in his title, just as he may lose the buildings upon it by fire through some undetected flaw in its wiring or its flues.

For many years the owners of buildings have protected themselves by the payment of moderate premiums against loss through fire. They may now protect themselves by the payment of much smaller premiums, against loss through an imperfect title.

There are Companies equipped with modern abstract plants covering and classifying every public record applicable to property in the district in which they operate. They protect themselves and their patrons against loss by subjecting these records to a careful scrutiny of title experts; and they pledge their ample capital as a further guaranty against such imperfections as might escape the notice of even the most expert.

Wise men take no risks which they may reasonably avoid. Here is a risk involving your home, your business-block—every piece of real estate you own—which may be avoided at a trifling cost.

You cannot afford to be without title insurance. So it would be well to investigate it now.

Lumber for the Home

Roberts Lumber Co., Peckville, Pa.

ABOUT ninety per cent of the Homes that are built are planned and contracted for by the persons who expect to occupy them. Many of these are the cherished hope of many years, and oftimes almost become like as a part to those lives, almost as a child.

Then in the building of that home, the realization of that dream, the first fundamental is the selection of the contractor.

If your child were ill and you needed the services of a physician you would secure the best specialist within your means, then this building which you are contemplating deserves the same consideration. The qualifications of this contractor should be looked into, his experience and integrity are essential to the proper construction of the Home. Not only his moral responsibility should be considered, but his financial standing as well. Many a well meaning and competent mechanic has undertaken to build a home but lacking business ability and knowledge of costs has under-estimated the cost and the owner is compelled to pay additional material and labor bills in excess of his contract price and subjected to worry and inconvenience in looking after lien claims, almost becomes his own contractor.

Perhaps equally important is the selection of the material as to size, strength, durability and workmanship. This information had better be sought at the source, the lumber dealer, he with years of experience is fitted to advise as to the kinds of material that are best suited, and as his business depends on the homes that are built and the satisfaction of the owner, his advice as to kinds and quality of material is reliable.

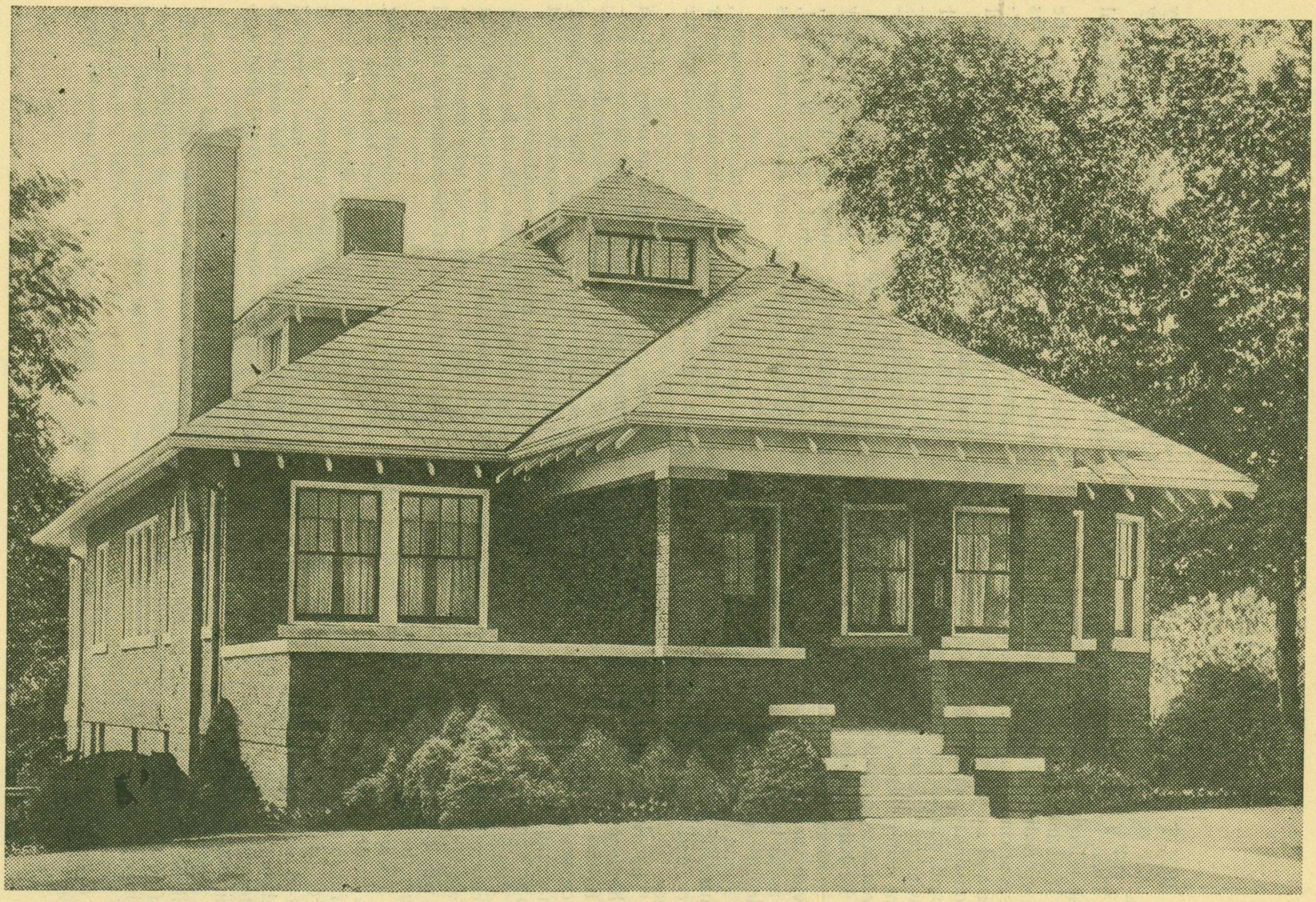
Again the lumber dealer can give you information as to the reliability of the contractor, because the irresponsible and unreliable contractor is continually causing the lumber dealer worry and unnecessary trouble in straightening out difficulties arising between him and the owner.

The owner is usually to blame for these conditions, as he usually gets as many bids on the home as he can for the purpose of getting it as cheaply as possible. If the successful bidder finishes the home to the satisfaction of the owner, regardless of whether he made a profit or not, he is a good fellow, and all of the high bidders were robbers. If, on the other hand, he has under-estimated the cost and can not give the owner the job he expects and get out with a whole hide, then he and all the other contractors are bunco men and crooks.

Please do not get the idea that the writer believes the highest bidder should be awarded the contract, he may have made a mistake as well as the one who is extremely low, but what the writer is trying to convey is this, that out of a possible five bidders, if they are all close you will have three or four without much variation, and it is to one of these that you should intrust the building of that Home.

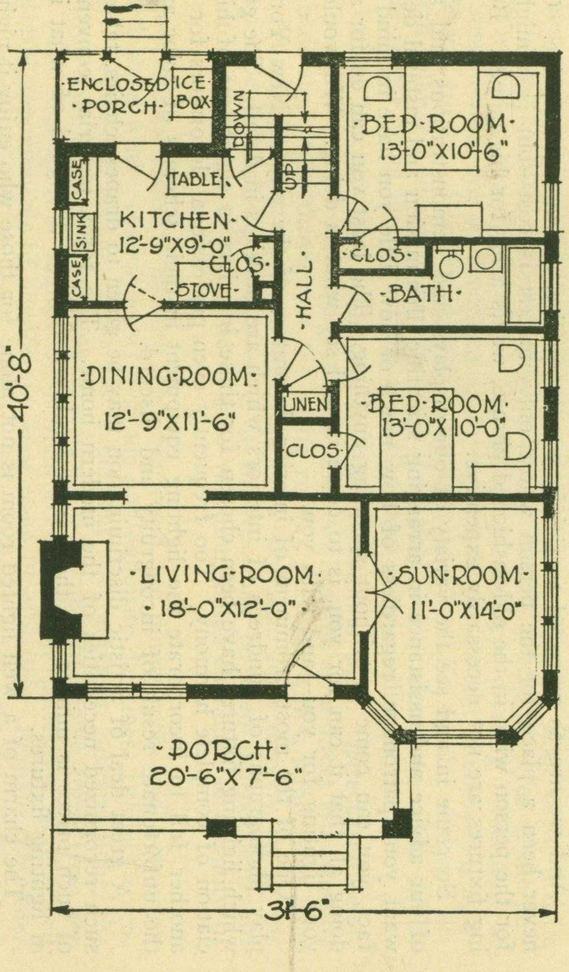
There was a time when the Lumberman did not know or care much about the building of a home. His business was the selling of boards, plank and shingles, but today the successful lumberman is selling homes, he knows what should go into that home to make it a source of pride to the owner, he has in his showrooms all the modern millwork, such as built-in buffets, breakfast nooks, built-in ironing boards, entrance doors, colonades and all of the parts that go to make the home beautiful. It is your privilege and the lumberman invites you to look these over. He will honestly advise you as to the kind of wood needed to obtain the finish you desire.

Again the lumberman can give you much assistance in arranging the financing of the home. While he may not be a banker, his experience in continually handling clients who lack sufficient capital to complete a home gives him the knowledge necessary to advise you whether or not it is possible to finance the building of your home with what equity you may have. And now that you have received the book and selected your design, go to your nearest lumberman and outline your proposition to him, and it will not be long before that dream will have become a reality.



THE OSAGE

The Common Brick Manufacturers' Association, Cleveland, Ohio, can furnish complete drawings for this design. Leaflet on brick construction sent upon request.



A good many people who think they cannot build could be enjoying all the benefits of a home of their own if they knew how to go about its financing. It does not require a great deal of money to own your home. On the other hand one should not start with too little money, or carrying the mortgages with their renewal and interest charges may easily become a burden. The prospective builder should always have his lot fully paid for and a little money in the bank besides. Then get a blueprint of this design, get a figure on it from a good contractor, and then go to a building and loan company. It will probably offer to lend you on first mortgage sixty per cent of the value of the completed house, plus the lot. A samll part of the remainder may be financed by a second mortgage, but the smaller the second mortgage is kept the better.

The Osage is not only an excellent design conveniently planned, but it has the added advantage of being constructed of brick. Bankers always allow a larger loan on a brick house than on a non-permanent house. This is a big advantage, for the slight extra cost of the brick construction represents the greater upkeep cost of the non-permanent house during the life of the loan. The man who prefers the non-permanent house theoretically gets a cheaper house, but he has heavier upkeep expenses to pay and these must come out of his pocket as he goes along. With the brick house the upkeep expenses are light, and a fairer proportion of the real cost of the house is met by the loan. As a matter of fact, the brick house will always be found to cost less money, including upkeep charges by the time that all the mortgages have been paid, and the owner has his clear title to his house.

The special sun room opening through folding doors from the living room is a special feature of this house. Two of the walls of this sun room consist entirely of windows, and it makes a splendid sitting room when the weather is cold but otherwise agreeable. In addition, there is a large outside porch twenty feet six inches long by seven feet six inches wide. The living room is a splendid large room eighteen feet by twelve feet, with a large fireplace at one end.

Do Not Overlook the Importance of Carefully Planning Your Lighting

By Willis Bros.

THERE is more service in a modern domestic push button than there was in Queen Victoria's entire retinue of servants.

The modern electric switch commands a service of illumination unknown to courts of old.

And today you are privileged to select lighting fixtures exquisite in design and unsurpassed in all history for beauty, at moderate cost.

Lighting fixtures in your home serve not one use, but many. They are not only a portion of the permanent structure you are now putting up, but will be an important part in the decoration of every room. They must have not only permanence, but beauty, convenience, and comfort as well.

With all these functions for them to perform, the day for spending more for a single piece of furniture, or a single rug, than for the entire lighting equipment, has gone by. Conscientious home builders are now giving lighting fixtures the careful consideration that their importance deserves.

Years of specialization in this particular field enables us to assist you, not only in making your selections, but in the matter of special advantage in price on the nationally famous Lightolier Fixtures. The exquisitely beautiful Lightolier fixtures are the fixtures that are in the homes of such well known persons as shown in the list printed herewith. When you come to our showrooms—and you cannot afford to overlook them—you are sure to find authentic designs, the best of materials, lasting finishes, and the price benefits that accrue by purchasing by special arrangement.

You will find when you come, that we never try to persuade you into buying something better at a high price, because our position of leadership has been attained by being able to show you something better at the price you want to spend. No matter how small your allowance may be, we regard this not as a reason for you to accept less, but as an occasion to demand more.

And we are as prepared to satisfy you on quality, as we are on price. Our store has never been a place for the person whose only interest is cost—but is a mighty fine place for the person who, in the old-fashioned phrase, wants a lot for his money. Beautiful lighting fixtures are not necessarily expensive.

So come in and see the variety of our displays and demonstrations and avail yourself of our advice and assistance in arranging scientific illumination and tasteful decoration. We want your patronage, regardless of how much or how little you have in mind to spend. In fact, you can come in without spending anything. The least you can do for a store that is doing all that it can for you, is to come in and see what is doing. We would like to plan your lighting for you—and with you.

One of the most prominent of interior decorators of the city of New York has on display photographs of hundreds of interiors which are faultless in detail. The great skill with which lighting fixtures have been chosen for these interiors is significant of his true appreciation of complete harmony. Too frequently even professional decorators for one reason or another fail to incorporate the lighting equipment in their schemes of color and form with the unfortunate result of incongruity and discord.

A great deal of artistic discrimination may be given to drapes, chairs, tables, divans and such recognized necessities of the modern home. The form, material, convention, comfort of such prices is infinite but there is noticeably a flagrant disregard of what is appropriate in lighting fixtures.

The charm of a well lighted room is not alone for those who enjoy it night after night; it conveys to the guest that first and lasting impression of art and beauty, dignity and good cheer which is so typical of the ideal American home.

Illumination is a science pre-eminently suitable for home use. The artistry of furnishing and decorating is at its best when ably supported and revealed by skillfully applied lighting effects. Inasmuch as the selection and placing of lighting fixtures and lamps is more or less a matter of skill and experience, our purpose is to offer some helpful suggestions to those who desire to obtain the best possible results.

From the house illumined, a hospitable ray of cheer reaches forth into the twilight or darkness to greet the returning member of your family or to welcome the approaching guest. At the very threshold a light seems to say, "You're welcome here. Come in." Such a greeting is a happy contrast to the gloomy reception one receives when forced to move along a dark walk with its lurking shadows; then stumbling up porch steps to fumble and grope for an undiscoverable door bell.

If there is a porch, the entrance light may be a close-to-the-ceiling fixture of which there are many attractively designed improvements upon the original globe-shaded bulb. If there is no porch, an outdoor bracket, fastened to the wall within a few inches of the doorway, at a height of about six feet or otherwise to be appropriate to the design of the doorway, may be either on both the left and the right of the entrance, or on the side nearest the door knob. Many attractive brackets of the lantern type are made of bronze, wrought iron or pressed steel. The new visitor to a home, or the messenger with an urgent message, is thankful for the outdoor light that reveals the number of the house. First impressions are lasting. The door has been opened to the guest. The lighting of the entrance hall should express the sentiment of the household. For the vestibule a small ceiling fixture, for the reception hall a small hanging or ceiling fixture, and for the larger hall, add wall brackets. Either a torchiere or wall bracket on either side of the mirror that hangs above the console. A torchiere placed near the foot of the stairs, is often a most artistic touch of format and color scheme.

Next comes the living room, where the lighting scheme must sometimes afford a bright sunlight effect and sometimes, a soft, mellow effect, yet with ample illumination. For brilliant lighting, a handsome constellation of three or five ball lamps in a close-to-the-ceiling fixture of ornate beauty may be selected to suit the style of decoration, or the chain suspended type of similar design for the higher ceilings. To obtain a diffused light, the floor lamps, bridge lamps, table lamps, and shaded or shielded wall brackets form a flexible scheme of illumination with which any desired effect of softness and diffusion may be obtained. In some homes it is preferred to have the center fixture one of the candle chandelier type, with individual shades for each small bulb, thus providing an ample but soft general illumination of the room.

The charm of a well lighted dining room enhances the good cheer of successful entertainment at important times. The centralization of the light upon the table, the center of dining room interest, is accomplished with a suspended fixture of more than usual artistic interest. This fixture receives deliberate notice, coming directly before the eyes of the person about to be seated at the dining table. It must be of the type pleasing to scrutiny at close range. Some rooms are so decorated as to invite a broad general illumination, lighting every nook and corner. For this purpose a candle chandelier of a suitable design is effective in a high ceilinged dining room, especially if vertical lines predominate. Silk shades for each candle reflect down upon the table a pleasant and sufficient illumination.

Side-wall candle brackets give additional touches of colorful light. Direct and semi-direct lighting is suitable for some dining rooms. The bowl of the semi-direct type spreads a practically shadowless light throughout the entire room. Fixtures with a semi-direct light encircled with four lights pointing downward throw an emphatic light directly on to the table. The two types of lighting in this style of fixtures may be used independently of each other, or in combination to allow the desired variation in the character or quantity of light.

The care and skill exercised in lighting the living room and dining room find expression again in the bedrooms where restful colors pervade and exquisite daintiness exhibits a sensitive refinement. Here the retiring guest has a moment for reflection. Again alone, the guest may vividly recall the first impression of radiant welcome that shown forth from the lighted portal. The lasting first impression is reinforced with the perfection of the well ordered and tasteful appointments of boudoir or guest room illumination. Perhaps the center fixture will be a candle chandelier. Art drapes a soft cloak of color over the crude eye of electricity and softly floods the room with harmonious light. The wall brackets matching the tone of the wall in color of finish and shield are touched up with perhaps a dainty floral design of pastel shade. Brackets will be located one on either side of or above the dressing table. A boudoir lamp on the table and a convenience light at the head of the bed are appropriate and necessary. Any one of several types of pendant fixtures may be an alternate choice if the style of the bedroom does not suggest the candle chandeliers; or for the low ceilinged room a close-to-ceiling ball lamp will serve most appropriately.

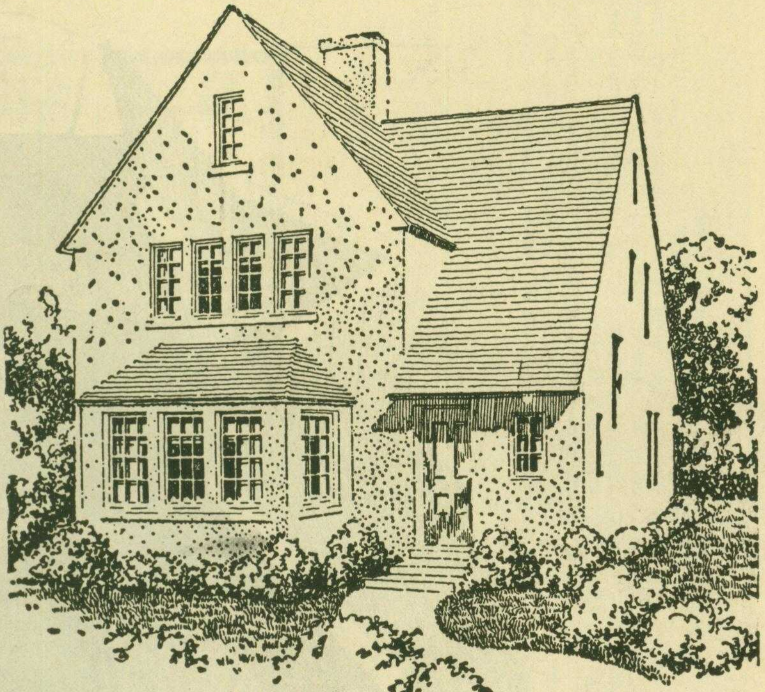
Just a word about the white tiled modern bathroom. In new residences bathroom lighting is usually well arranged. The most important point to remember is that a bracket should be placed to the right and one to the left of the mirror to throw the best possible illumination on the face. A small ball lamp close-to-ceiling fixture completes the equipment. Bathroom fixtures customarily have porcelain-like white finish, impervious to the effects of steam and heat.

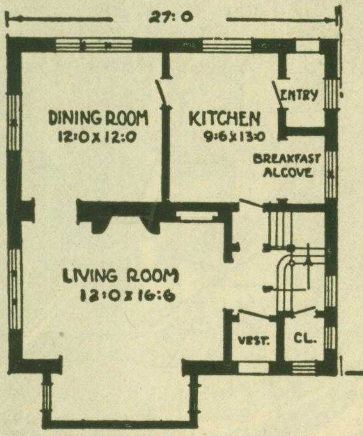
The kitchen is the workroom of the home and no workroom should be poorly lighted. The ideal unit for general illumination of your kitchen is the close-to-ceiling type, one finished in spotless white enamel steam-proof and heat-proof. Wall brackets are placed near kitchen table and sink.

Rest assured that the favorable impression carried away by the parting guest of a well lighted home is equal to the satisfaction of the family who find their home made more livable by the charm of faultless lighting equipment.

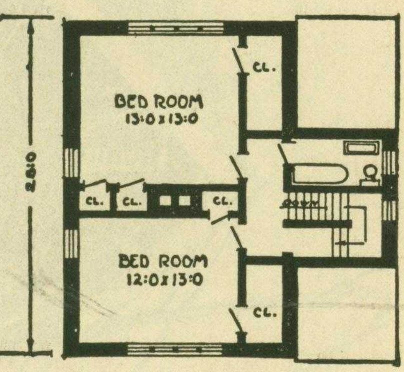
For every type of construction and every style of home, there are Lightolier fixtures which will be eminently appropriate in design and thoroughly agreeable in cost.

"THE AMHERST"—A FIVE-ROOM HOUSE





FIRST FLOOR PLAN.



SECOND FLOOR PLAN

A Comfortable Home of English Type

"Thou Shalt Not Covet Thy Neighbor's House," says the tenth commandment—and you won't if you have a comfortable and substantial home of your own like the Amherst. The architect has cleverly adapted English motifs to American requirements, giving as a result, an exterior that is home-like and inviting, as an examination of the plan will show.

Concrete block covered with portland cement stucco was chosen for wall construction to insure permanence and rigidity. Concrete tile or cement asbestos shingles add the final touch to make the house firesafe.

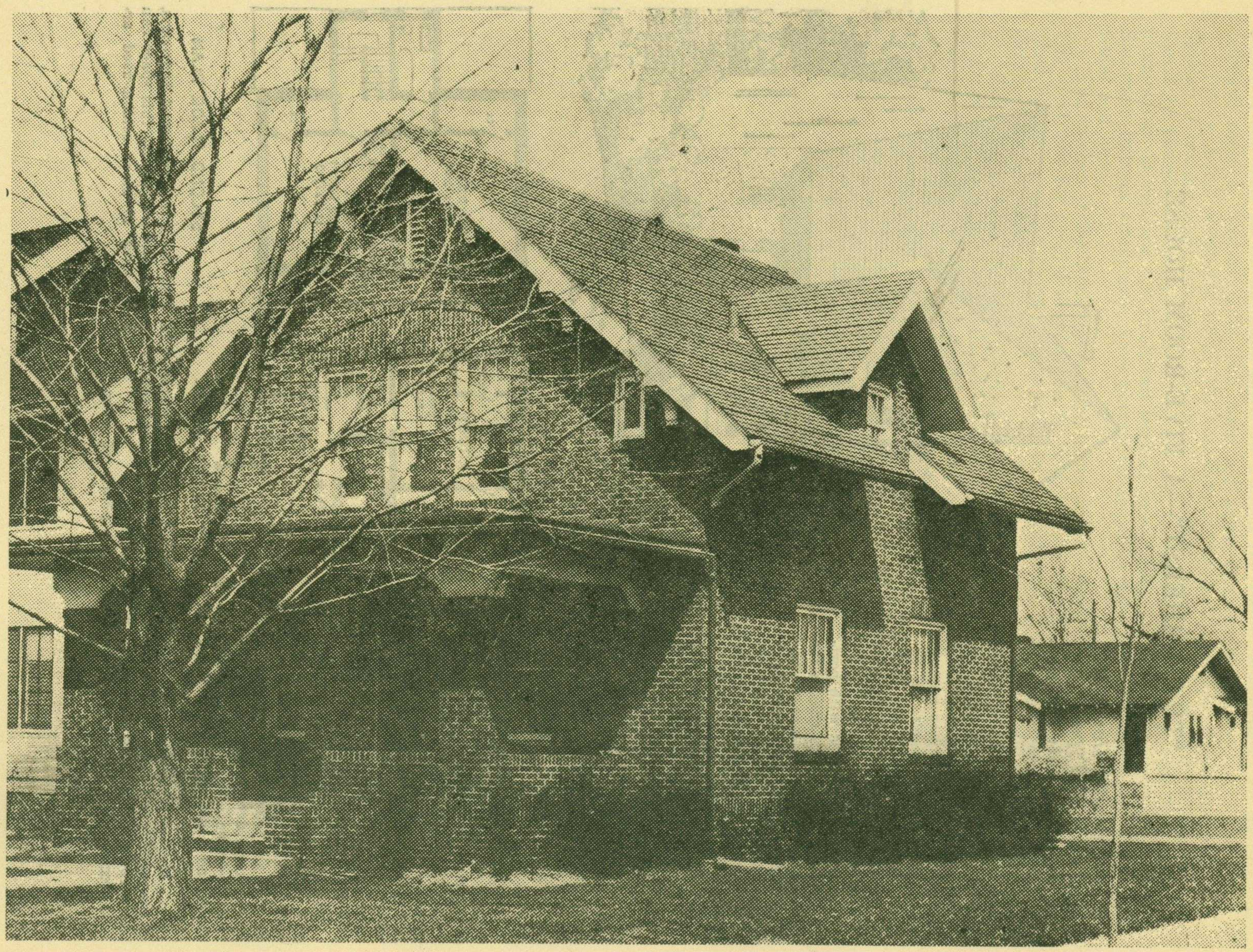
The dominating feature of the first floor plan is the comfortable living room. Instead of the customary bay window of English type, the architect has contrived a fine sunporch in connection with the living room in American style, but nevertheless has managed to harmonize its exterior with the English tradition.

The square, well-lighted dining room is entered directly from the living room or kitchen.

The kitchen is cleverly arranged and has two windows, one of which is located in the breakfast alcove, which is amply sufficient for the morning meal and the housewife's noonday lunch.

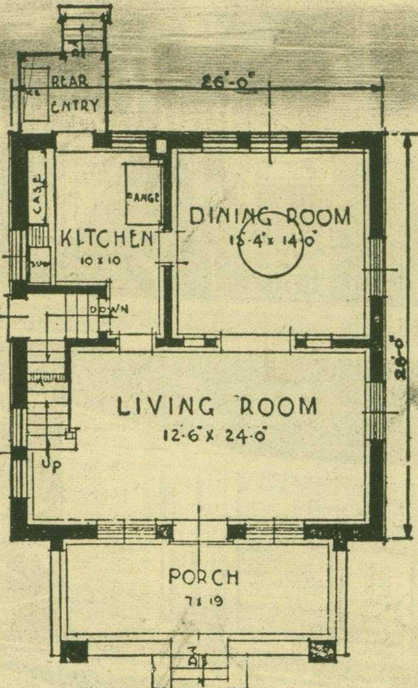
Two good bedrooms, well lighted and cross ventilated, are found upstairs. The rear bedroom has two medium-size closets and one extra large closet, deep and roomy. The front bedroom has one medium-size closet and a deep and roomy closet similar to the one in the rear bedroom. For the occasional guest, one of the popular bed davenports in the living room will expand the household accommodations, or a disappearing wall bed can be installed in the closet at the right of the living room fireplace.

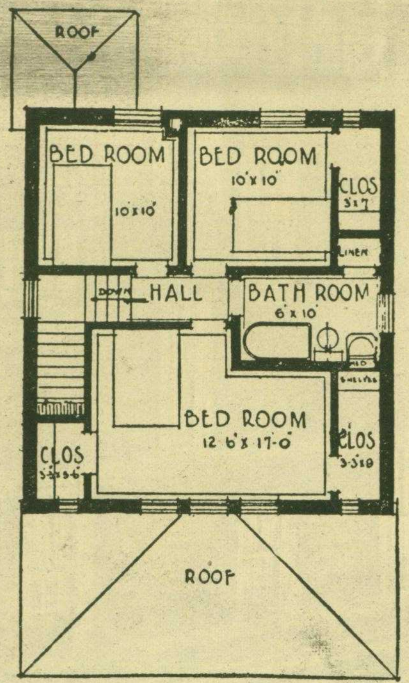
There is plenty of room in the roof space for two good bedrooms, if needed; otherwise this space can be used to store seldom-used articles.



THE ONEONTA

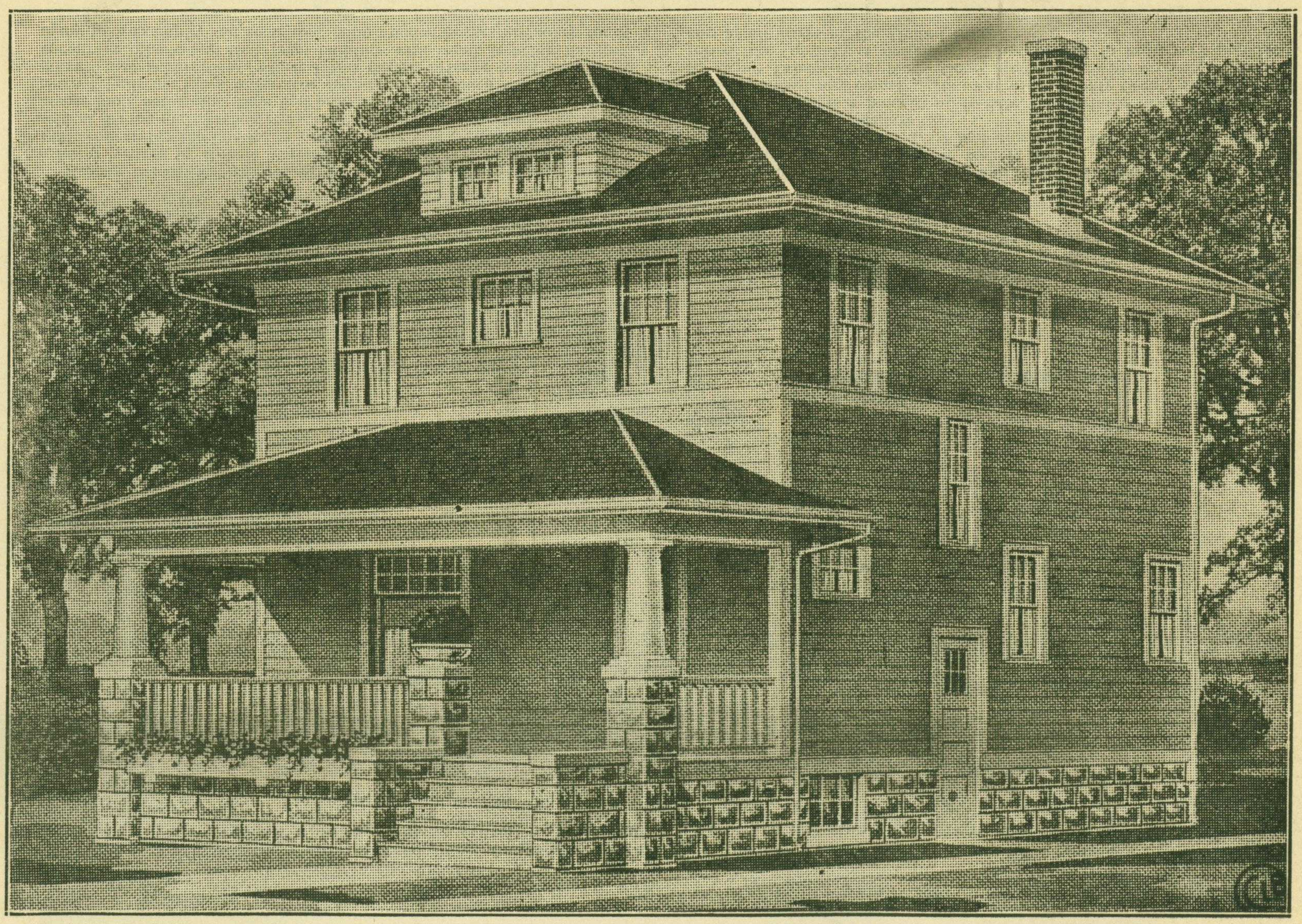
The Common Brick Manufacturers' Association, Cleveland, Ohio, can furnish complete drawings for this design. Leaflet on brick construction sent upon request.

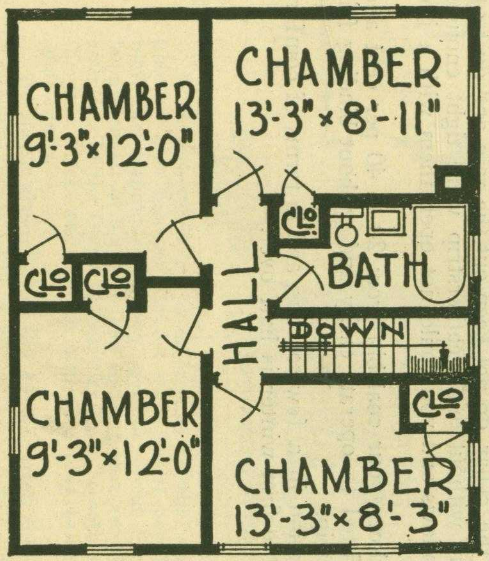

REAR
ENTRY
26'-0"
CASE
RANGE
KITCHEN
10 x 10
DINING ROOM
15·4 x 14·0
DOWN
LIVING ROOM
12·6 x 24·0
UP
28'-0"
PORCH
7 x 19

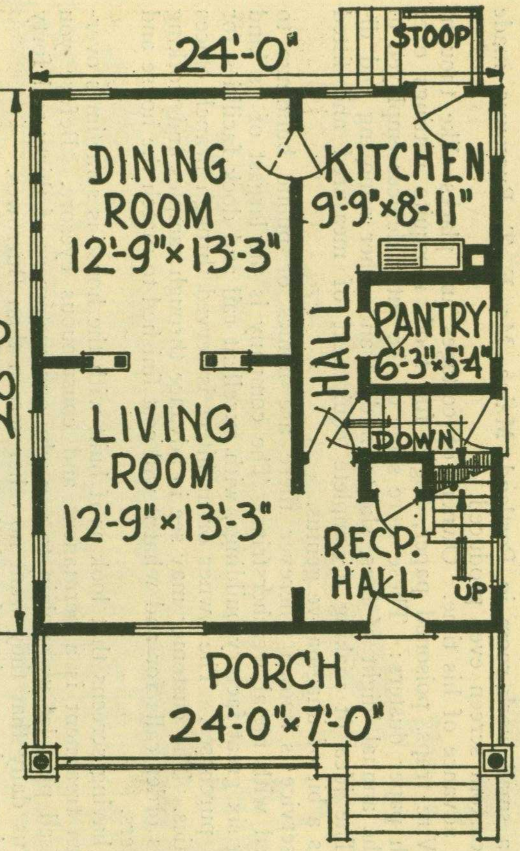

ROOF
BED ROOM
10x10
BED ROOM
10'x10'
CLOS
3x7
LINEN
DOWN
HALL
BATH ROOM
6'x10'
SHELVES
BED ROOM
12'6"x17'-0"
CLOS
3.5x6
CLOS
3.5x8
ROOF

Among the earliest records of Philadelphia has been found recently a letter written by Robert Turner to William Penn, dated August 3rd, 1685, concerning the fine large house Turner was then building for himself at Front and Arch streets in Philadelphia. The majority of the homes built before this time had been of frame. Turner writes: "And since I built my brick house, the foundation of which was laid at thy going (that is, in 1684), which I did design after a good manner to encourage others, and that from building with wood, it being the first, many take example, and some that built wooden houses are sorry for it. Brick building is said to be as cheap. Bricks are exceeding good and better than when I built; more makers fallen in and bricks cheaper. They are 16s English per 1,000 and now many brave brick houses are going up with good cellars."

The Oneonta is a modern up-to-date, comfortable brick home, suitable for almost any climate. Its total width is only twenty-six feet and its depth twenty-eight feet. Good appearance with economy characterizes the Oneonta, a design which has proved to be a very popular one in all parts of the United States.




CHAMBER
9'-3"×12'-0"
CHAMBER
13'-3"×8'-11"
CLO.
CLO.
CLO.
BATH
HALL
DOWN
CHAMBER
9'-3"×12'-0"
CHAMBER
13'-3"×8'-3"
CLO.


STOOP
24'-0"
28'-0"
DINING
ROOM
12'-9"×13'-3"
KITCHEN
9'-9"×8'-11"
PANTRY
6'-3"×5'-4"
HALL
LIVING
ROOM
12'-9"×13'-3"
DOWN
RECP.
HALL
UP
PORCH
24'-0"×7'-0"

The most serviceable, the most convenient and the most substantial dwellings are usually square in plan. A careful study of this plan will fully verify the above statement. All space is utilized to the best advantage, all rooms are well arranged, and all have the maximum amount of light. The exterior is well proportioned and of pleasing appearance. You will make no mistake when selecting a home after this plan. It contains seven rooms and bath.

DIMENSIONS

Width over all	29 ft.	Ceiling height, 1st floor	9 ft.
Depth over all	43 ft.	Ceiling height, 2nd floor	8 ft. 3 in.
Height of basement	7 ft.		

Plan submitted by the Hagen Lumber Co., Scranton, Pa.

Screens and Weather Strips

By E. W. Gillette of the E. T. Burrowes Co., Dunmore, Pa.

IN 1873, occupying a small work room in Portland, Maine, Mr. E. T. Burrowes, made probably the first custom screen ever produced.

He was far in advance of his time. Owners of cottages and places alike thought they were helpless. Wire traps, poisoned paper, cages for food, mosquito nettings over beds, family raids with paper dusters: These were some of the futile devices employed to help make endurable the annual blight of flies, skeets, midges and other annoying and disease laden insects. The idea of making a complete equipment of measured and fitted screens for a home was a bit of imaginative genius.

Today Burrowes service is known wherever there are homes or public buildings to be screened or equipped with metal weatherstrips. The company is the largest of its kind in the world, occupying six great factory buildings, with excellent rail and dock facilities for prompt delivery to the purchaser. The owner or architect is served through branch offices in over eighty large cities. The customer may see in advance through samples and working models exactly what his order calls for and what it will cost finished to match the house and installed by trained fitters.

The possibility of having screens that look as if built with the house is sometimes overlooked. A crude screen treatment is a permanent and conspicuous eyesore. Before you adopt a hastily ill-advised plan let us explain to you why our customers of thirty and forty years ago are writing us daily that they want no other screen than Burrowes.

Weatherstrip: Did you know that the air leakage around every window and outside door in your house is equivalent of a hole in the wall the size of a brick? This is not a figure of speech—it is a fact.

If you have experienced the difficulty of trying to heat a house on a windy day, you will appreciate what Burrowes weatherstrip overcomes. The cold wind does not blow through the walls but through the leaks between the sash and the frame. On the other side of the house heat is escaping by the same route. It is a losing game for the coal bin.

Burrowes Weatherstrip make entirely unnecessary the use of storm windows and storm doors.

Besides storm sash stored in the cellar do not keep out the rain and dust of summer.

If ordinary windows and doors without our weatherstrip were tight enough to prevent leaks they should stick like car windows and you could not open them with a jimmy.

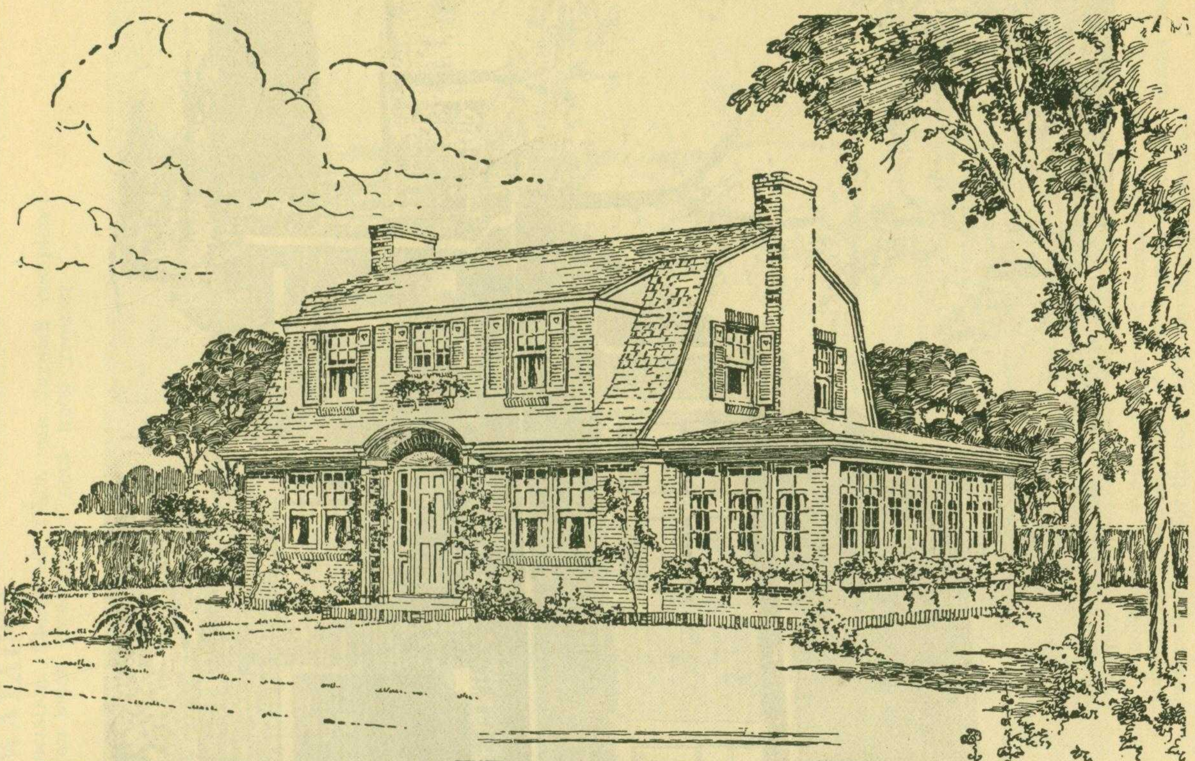
But—

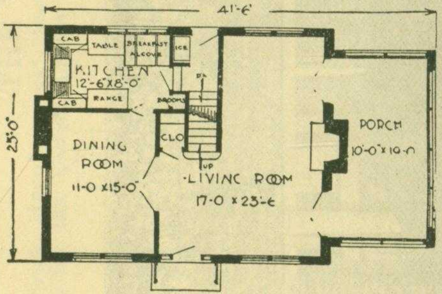
You can stop every leak, cut down your coal bill from 20 to 40 per cent and have your windows and doors permanently fitted to operate easily and without binding friction by installing Burrowes metal weather strip.

They will save cost of installation in a few seasons, and in terms of comfort and health you will feel richly repaid before the first winter is half over.

A comfortable, inviting Dutch Colonial home for which economy of upkeep is assured by the use of face brick.

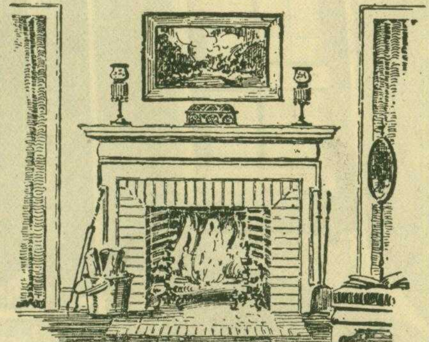
Designed for American Face Brick Association

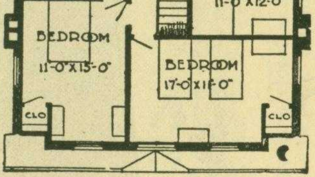

ARN. WILMOT DUNNING


41'-6"
25'-0"
CAB
TABLE
BREAKFAST ALCOVE
ICE
KITCHEN
12'-6"X8'-0"
CAB
RANGE
BROOMS
DN
CLO
UP
DINING ROOM
11-0 X15-0"
LIVING ROOM
17-0 x 23'-6
PORCH
10'-0"x10-0

FIRST FLOOR

A·F·B·A
USE FACE BRICK
—It Pays



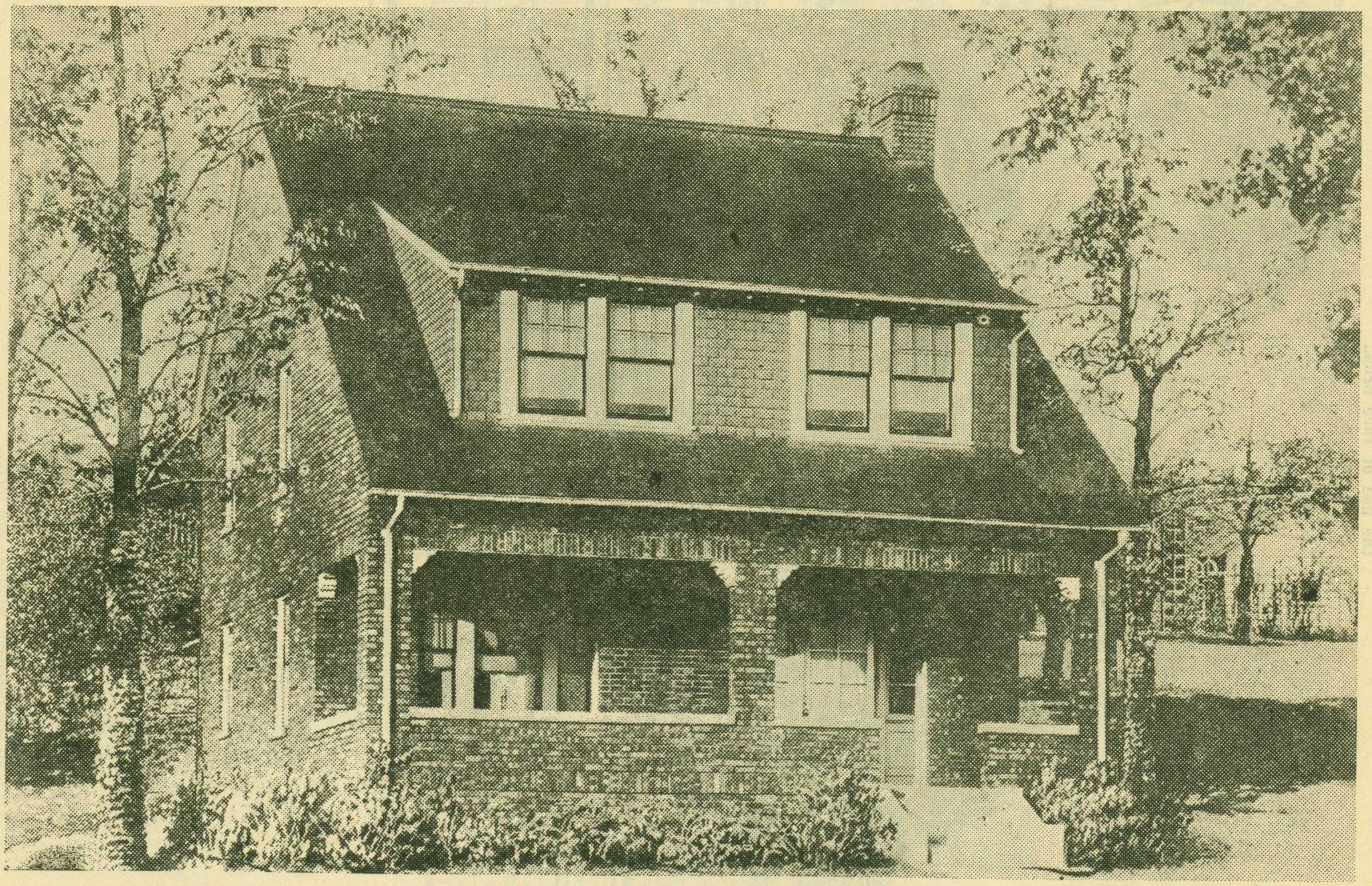

BATH
LINEN
HALL
DN
CLO
CLO
BEDROOM
11'-0"X12'-0"
BEDROOM
11-0"X15-0"
BEDROOM
17-0"X11-0"
CLO
CLO

SECOND FLOOR

In the general revival of interest in Colonial architecture, the Dutch Colonial type has come in for its share of popularity. The gambrel roof, the hospitable doorway and the broad low lines of this style impart an air of hominess and comfort that are difficult to excel. The essentials of the Dutch Colonial style are accentuated by the texture of the face brick walls, which also give play to an endless variety of color effects.

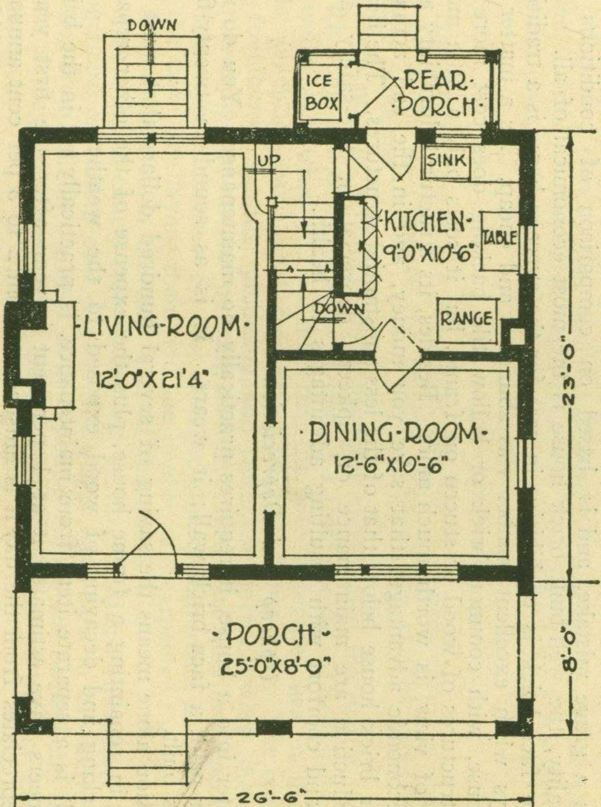
As shown above, broad side to the street, this house would require a frontage of fifty feet, in order to give ample room on the sides. If, however, it is desired to turn the houses endwise, with the living room and porch toward the street, it may be placed upon a forty-foot lot, leaving sufficient room for a driveway. In this case, the fireplace and chimney should be moved in so that the chimney does not project on the outside of the house.

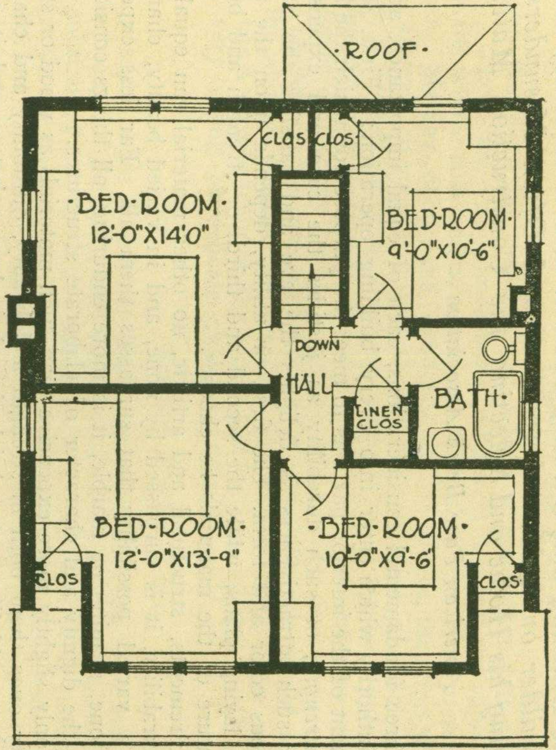
It should be built close to the ground, as shown, in order to preserve its proportions. The grade in the rear, however, should be lower as all the basement windows are there.



THE WATAUGA

The Common Brick Manufacturers' Association, Cleveland, Ohio, can furnish complete drawings for this design. Leaflet on brick construction sent upon request.


DOWN
ICE BOX
REAR·PORCH·
UP
SINK
·KITCHEN·
9'-0"X10'-6"
TABLE
DOWN
RANGE
·LIVING·ROOM·
12'-0"X21'4"
·DINING·ROOM·
12'-6"X10'-6"
·PORCH·
25'-0"X8'-0"
23'-0"
8'-0"
26'-6"


·ROOF·
CLOS
CLOS
·BED·ROOM·
12'-0"X14'0"
BED·ROOM·
9'-0"X10'-6"
DOWN
HALL
LINEN CLOS
BATH·
BED·ROOM·
12'-0"X13'-9"
·BED·ROOM·
10'-0"X9'-6"
CLOS
CLOS

Even in these days of so-called race suicide, there are some fair-sized families. The cost of rented quarters, when one succeeds in finding exactly what is wanted, is a serious item. The only really satisfactory solution of the problem is the building of your own home.

A square house is the cheapest of all to enclose, and this one is 26½ by 23 feet. The living room is twelve feet by twenty-one feet four inches, with the stairs at one end and a fireplace at the side. The dining room is spacious, too, twelve feet six inches by ten feet six inches; and these two rooms are connected by a broad opening. This house is designed for the increasing number of women who do not like a pantry; every inch of kitchen space is utilized, and the ice box is on the rear porch.

The upper floor contains a bathroom, linen closet and four bedrooms, the smallest of which is ten feet by nine feet six inches. All have closets, all but one are lighted from two sides, and the windows leave plenty of wall space for dressers and chiffoniers.

This house is built to last. The walls and main partitions are common brick; and for the roof red or green asphalt shingles are used. Such construction is not expensive; in the hands of men who know its use common brick costs no more than lumber, including upkeep expenses over a short time.

Many people fear that a common brick house must have a "common" look. This is a laughable error. The buildings of Harvard University are made of common brick, and no one has suggested that they lack "qaulity."

Another point worth noting is that common brick, which never are shipped far from their place of manufacture, have that curious home-look and affinity for the soil which marks local products.

Beauty and Economy are Combined in the Home of Face Brick

A Study of Home Building and Owning Costs Which Will Enlighten the Prospective Home Builder on a Most Important and Often Misunderstood Consideration in Planing his Home and Selecting the Construction Materials.

American Face Brick Association

THERE are always three fundamental considerations, each of equal importance, according to an old Latin authority which enter into every building operation: First, *utility,* or such an arrangement of the interior parts as to meet the purpose for which the building is erected; second, *strength,* or such durability as justifies the care and expense involved; third, *beauty,* or such attractiveness as delights the eye and satisfies the artistic requirements of harmonious color and form. The first, or utility, depends upon the architects skill and genius in laying plans, while the second and third, or strength and beauty, depend largely on the nature of the materials he chooses.

For both these requirements, structural and artistic, no other material can equal face brick. In strength, in durability, it is surpassed by none, and in varied beauty, charm of appearance, it presents a varied possibility that surpasses them all. Far less expensive than such materials as stone, granite, or marble, it is more enduring, all things considered, and easily lends itself to the dignity and character of elaborate structures.

On the other hand, only slightly more expensive than such materials as wood or stucco, its pre-eminent superiority over them both in strength and beauty, durability and charm is obvious. People, as a rule, would like to use brick for their homes but regard it as too expensive. But this is a grave mistake, and is based on comparison of conditions of fifty years ago. In reality, the well-built brick house is the most economical of all.

The belief that the face brick is prohibitive in cost for the average home is a tradition left over from the days when excellent lumber was abundant and cheap. As a matter of fact, the face brick house, with common brick or hollow tile backing does cost more to build than the frailer structures of wood or stucco on frame, but it costs only a little more and, from every point of view, is worth much more. Besides, its structural durability and artistic beauty create economic advantages that save you money, and in the end actually reduce the cost of your brick house below that of the less substantial structures. The items that enter into this reduction are maintenance or upkeep, depreciation, fire-safety and lower insurance rates, and comfort with resulting advantages to health.

Upkeep and Depreciation

So far as brick enter into a house, it requires practically no maintenance. You do not have to patch, repair or paint a face brick wall; it wears. It is as sound in twenty-five years as the day it was built.

This one consideration alone means the saving of several hundred dollars that must be spent every few years in repainting a frame house, plus the expense of the other repairs necessitated by the cracking and decaying of wood exposed to the weather.

Depreciation, which is a separate item from maintenance, is practically nil in the brick house. Appraisal engineers have estimated it at 1 per cent a year after the first years, while a frame house depreciates from the day it is finished at from 2 to 3 per cent annually This would mean that a frame house valued at $6,500 would depreciate in ten years $1300, at the lowest possible estimate of 2 per cent, while the brick house, worth $7,000 would depreciate in the same time $350.

Fire Safety and Insurance Rates

Then the fire-safety of the brick house, to say nothing of your security from the terrors and dangers of sudden fire, gives you a substantial advantage in insurance rates. The insurance man, who is guided by facts drawn from wide and long continued experience, plainly indicates his preference for risks on the brick house. In cities of the first class, except the very largest, such as New York or chicago, where the rates are much higher, the insurance on a frame house, or one of stucco on frame construction, will amount, on the average, to fully 37 per cent more than on the brick house. In cities of the fifth class, although having only amateur fire service, represent more open spaces and a more generally responsible ownership, the excess of the insurance rate on frame or stucco over brick will average 19 per cent. In all cases the same type of non-combustible roof is assumed. These differences amount to considerable over a term of years.

Comfort and Health

Then there are the comfort and health of yourself and family which the brick house affords. There are two atmospheric influences that test the value of a wall as a protection against the winter cold and as a saver of fuel; they are wind pressure and temperature differences. Making doors and windows equally secure, the wind will seep in through a wall such as frame as it cannot through the solid construction of brick. This will have in cold weather, a decided effect on the heat conductivity of the two types of walls.

Scientific tests have proved that from 3 to 9 per cent more coal is needed to keep the frame house of medium size at a comfortable, uniform temperature during the winter months than is needed in the case of brick. The same principle would apply in keeping the heat out in the summer months. A comfortable, uniform temperature in the house, especially in winter, has a vital bearing on the health and welfare of the family, more particularly as it effects very young or delicate children and old people.

Higher Market Value

In passing, there is another important economic item to be considered, and that depends upon the beauty of the brick wall which does not so much *save* as *make* money for you. That is, the substantial and attractive appearance of your face brick house makes the same appeal to everybody else as it did to you when you built it, in consequence of which you can, if you desire, borrow more money on it, or if you must, you can rent or sell to better advantage. Beauty has also a real economic value.

When you sum up the economic advantages that grow out of the solid structural and artistic merits of the brick wall, you will find that it costs you much less in the long run than the cheaper types of construction.

Comparative Costs

Having considered the economies effected in annual carrying charges by building with face brick, let us compare the original costs of the various types of construction for an average residence.

Many persons, who have not thoroughly investigated the matter, have a vague idea that a brick home will cost almost twice that of a frame house. The fallacy of this conception will be readily seen when you consider that the only difference lies in the cost of the exterior walls, which are but a small fraction of the total house costs. The costs for excavating work and foundation, heating, plumbing and sewerage, electrical work, sheet metal work and roofing, plastering and interior painting and decorating, and interior carpentry will all be the same for either type of house. So that even the greatest difference in costs, between the face brick and the labor for laying them and the lumber and carpentry for the exterior walls can make but little difference in the total cost of the house.

This truth is conclusively borne out by investigations which have been made. These investigations, extending over a period of years, have been in the form of bona fide estimates obtained from reliable contractors in various communities throughout the country for building an average moderate sized house, standard in all particulars except the exterior wall construction.

As prices have changed greatly during the period in question, the percentages of difference will prove to be the only instructive figures, and are calculated on the total costs of the houses. As frame construction is usually the cheapest, we shall take it as the base of comparison, and give the percentages in excess over frame, for brick veneer, or face brick on frame in place of clapboards; stucco on frame; face brick on hollow tile; and solid brick, or face brick on common brick backing.

The figures represent from nine to nineteen bids in each case, on which the average is given. Different contractors in the same place and different parts of the country sometimes show considerable divergance, but in view of the wide territory from which the bids were gathered and the time covered, the averages may be taken as indicative of about the percentage of difference the builder would have to pay. It should be noted, in the case of the eight-inch solid brick wall and the brick on tile, that they are over two inches thicker than the frame or stucco wall. But taking the eight-inch face brick solid, or hollow tile wall as a fair comparison with frame and stucco, you can readily calculate what you really save by paying a little more at the start for more substantial construction. Reverting to the economies of the face brick house, you will find that your maintenance and depreciation items alone on the frame construction will in a few years, entirely wipe out the 5 per cent or 6 per cent excess initial cost of the brick, to say nothing of all the other items that go to make the face-brick home all the time an investment of a permanent and remunerative value.

Table of Percentage Differences

Year	Frame	Brick Veneer	Stucco	Brick on Tile	Solid Brick 8″ wall
1910	0.0%	6.9%	2.9%	10.7%	9.1%
1913	0.0%	5.9%	4.0%		8.1%
1915	0.0%	4.9%	1.6%		6.9%
1919	0.0%	4.4%	0.5%	6.5%	6.1%

Thus, from this table of percentage differences, a $7,000 frame house would mean, figuring excess cost at 6 percent, a $7,420 face brick house. Depreciation at 2 per cent annually on the frame in five years would be $700; add to this a repainting bill of $250 and you have a total of $950. For the five years under consideration there would be no depreciation to be calculated on the brick house, but a repainting bill of about $85 for doors, windows and outside trim would have to be charged up.

This means that the difference of $865 between frame and brick upkeep and maintenance covers in five years more than twice the $420 excess initial cost of the brick.

The Extravagance of Cheapness

When you sum the whole matter up, you will find that, for varied beauty and strength, taken from every point of view, structural, artistic, economical, and sentimental, no other material can make the meritorious claims of face brick for building your home.

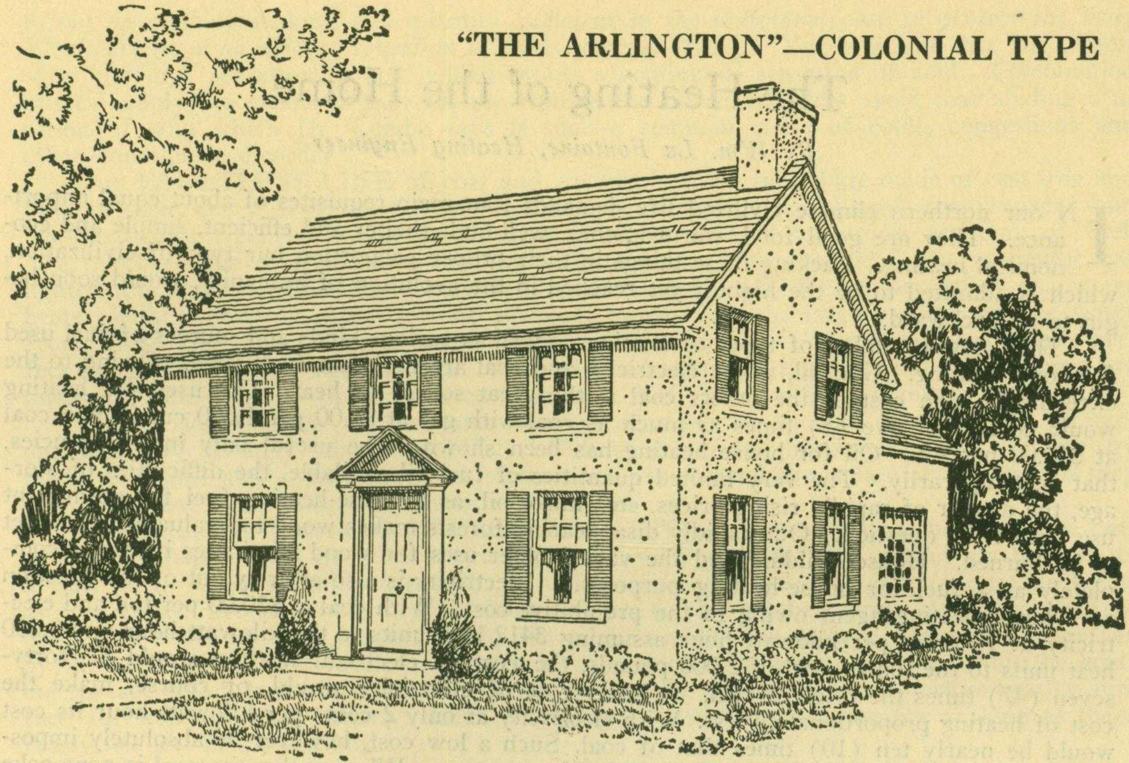
In a manner of speaking, some people like one thing and some like another. Tastes differ. But when it comes to paying out money, taste often has to bow to the pocket book. Suppose, however, that taste and the cash-drawer may be brought into line; suppose you could have beauty and economy all in one package, you would have rubbed the magic lamp.

That is what you can do when you come to consider the building of a home, unless you are misled by the extravagant error of initial cost. Wouldn't it be cheaper to pay $5.00 instead of $4.00 for a pair of shoes, if they wore twice as long and, from the start, fit you better, had more style, and gave you greater satisfaction in every way? The cheaper pair would really be dear, and you would be more extravagant in buying them than in buying the higher priced article. Cheap things are always dear in the long run.

No expenditure is so important as that which you make for a home. You are to live in it for a period of years, you will see it every day, and every day your neighbors will see it. It must have the quality of strength and durability, that is, it must *wear;* and it must have *style.*

The quality you want for the comfort, safety, and welfare of yourself and family; the style you want to satisfy your own and their taste. Both you want for your neighbors and even passing strangers to judge you by. The manner of the house indicates the manner of the man within. It indicates, as it were, your standing in the community and certainly, if circumstances led you to move elsewhere, you want as a commercial asset in your house, both strength and beauty for they are sure to get you a better return in rent or sale. From every point of view, an attractive face-brick house will prove to be a wise investment. It costs from a twentieth to a tenth more than the less substantial structures, but it lasts twice as long and remains in better condition at all times.

"THE ARLINGTON"—COLONIAL TYPE



A Simple Colonial Design—Pleasing to the Eye

This simple design is taken from some of the pleasing early colonial houses built in the neighborhood of Philadelphia. The architect designed the walls to be built of concrete block covered with portland cement stucco.

These materials not only have the advantages of being the most economical masonry material, but also insures a house to be warm, dry and pleasing in appearance. Stucco may be finished in a number of attractive ways. It never needs paint.

Entering the front door of the house we find ourselves facing the living room entrance, kitchen door, and stairs to the upper rooms. A closet is situated at a convenient point on the stairs for visitors' wraps.

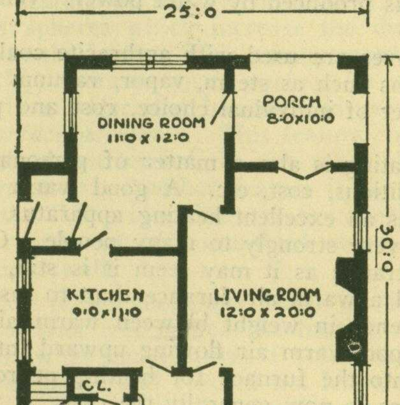
The living room is 12 by 20 feet. It has three large windows in addition to a door to the dining room and double doors to the glassed-in porch. A large fire-place is provided in which can be placed one of the radiant gas fires, so popular in many homes today.

The dining room is 11 by 12 feet and has entrance to the living room and glassed-in porch as well as the kitchen. Three large windows allow a pleasant view of the garden. The kitchen is 9 by 11 feet and is accessible from the front hallway or dining room. Two large windows keep this room airy and bright.

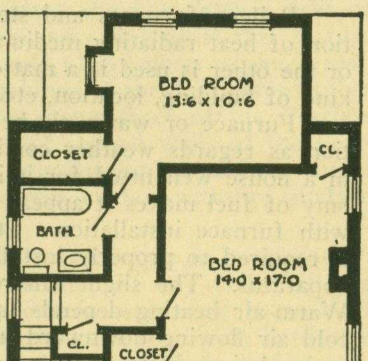
Upstairs there are two large bedrooms, but where more bedroom space is needed, the two bedrooms can be made into three bedrooms, each of which will be slightly smaller. An occasional guest would be accommodated in a bed davenport in the living room.

A large bathroom and four spacious clothes closets complete the upper floor.

Give the Arlington a concrete tile or cement asbestos roof and it will be a home safe from fire, comfortable in all climates and weather, and very economical in maintenance.



FIRST FLOOR PLAN



SECOND FLOOR PLAN

The Heating of the Home

By Wm. La Fontaine, Heating Engineer

IN our northern climate civilized life demands four main requisites of about equal importance. They are good food, warm clothes, well-built shelter and efficient, simple and economical heating. Lacking these things in their proper proportion our type of civilization, which is admitted to be the highest yet reached in the evolution of humanity, would soon begin to go backward.

There are a number of types of heating as well as various kinds and sources of fuel used for home heating. Gas, oil, wood, electricity and coal are the main fuels used. Owing to the exceedingly high cost of the others coal is the great source of heat. Gas used for heating would cost about five (5) times as much as coal with gas at $1.00 per 1,000 cu. ft. and coal at $10.00 per ton. Oil for house heating has been shown to be useful only in emergencies, that is, temporarily. The very limited quantities of fuel oil available, the difficulties of storage, the danger of rapidly rising prices, etc., make oil, as a house-heating fuel for permanent use out of the question. Our rapidly disappearing forests makes wood too valuable a product to be burned. House building and the varied other uses for wood eliminates it almost completely as a fuel for house-heating purposes. Electricity is also entirely out of the question as a house-heating agent owing to the prohibitive cost. With coal at $10.00 per ton and electricity at 10 cents per kilowatt hour assuming 3412 heat units to the kilowatt hour and 8,000 heat units to the ton of coal of 2,000 pounds, the cost of electrical heating would be forty-seven (47) times the price of coal. A lower cost of electricity would, of course, make the cost of heating proportionately less. With electricity at only 2 cents per kilowatt hour its cost would be nearly ten (10) times that of coal. Such a low cost, however, is absolutely impossible except where electricity is produced by water power. When anthracite coal is gone coke will take its place.

Boilers, furnaces and stoves are used with anthracite coal. Boilers may supply a variation of heat radiating mediums such as steam, vapor, vacuum and hot-water. Whether one or the other is used is a matter of individual choice, cost and personal inclination as well as kind of building, location, etc.

Furnace or warm air heating is also a matter of personal choice, type of house, location as regards weather conditions, cost, etc. A good warm air furnace properly installed in a house well fitted for it is an excellent heating apparatus. Its low first cost and economy of fuel makes it appeal very strongly to many people. Care, however, must be taken with furnace installation. Strange as it may seem it is still, however, true that more skill is required to properly install a warm air furnace than to install any other kind of heating apparatus. The slight difference in weight between warm air and cold air is the reason. Warm-air heating depends upon warm air flowing upward into the rooms to be heated and cold air flowing downward into the furnace for heating or re-heating when inside cold air recirculation ducts are used as is now generally the case.

Stoves and ranges are now made in the very popular combination form, that is, with coal on one side and gas on the other. There is a very great advantage to the householder who buys a combiantion range even though he or she uses the coal extension only part of the time. In the cool early spring and fall months it is almost out of the question, owing to the great amount of labor and expense involved, to run big furnaces and boilers to get a little heat—just enough to take a disagreeable chill from the house. Here is where the combination coal and gas range comes in very handy. A coal fire can be built which will supply hot water, heat to take the chill off the rooms, do a little cooking if desired, a little baking, etc. All the available heat is used and none wasted. It is surprising how many people are using the coal and gas combination range in preference to the all gas kitchen, and yet, when one figures how handy the combination range is for either a coal, wood or gas fire, the really surprising thing has been that single gas ranges were ever installed at all, especially in the average home, whether rich or poor. A gas and coal combination range should be in every home. The genial warmth of a coal or wood fire in the cool days of late spring and early fall is not only a comfort and pleasure but really a source of health as well. The main cause of colds is not germs, but chills. Dr. Andrew Combe, a famous Scottish physician, once said, "The rule is, therefore, not to dress in an invariable way in all cases, but to put on clothing in kind and quantity *sufficient in the individual case to protect the body effectually from an abiding sensation of cold, however slight."* You will note that Dr. Combe says "abiding" sensation of cold which means a continuous sensation of cold. Combination ranges supply the means to take off the chill in the house and thus avoid that abiding sensation of cold which Dr. Combe says is such a common cause of colds, congestions and other consequent disorders.

Our FAULTLESS LINE of coal and gas combination ranges are made of cast iron and have in them every desirable feature that a range should have. Large, roomy ovens and five-boxes insure perfect baking and heating of water as well as utmost economy of fuel. The overhead gas oven prevents bending and stooping. The gun metal top, automatic gas lighter, the open or closed gas burner as may be preferred, the copper tubed gas water heater with twenty-five (25) feet of seamless copper coil, the large heating surface water front, these and other features make the FAULTLESS LINE of coal and gas ranges perfect appliances for the ideal kitchen. An added advantage is the fact that these ranges are made at home—by the Graff Furnace Company, 2240 Jackson St., Scranton, Pa.

If you desire steam or hot-water heating, or vapor or vacuum heating, then we recommend very strongly our PEERLESS LINE of steam and hot-water boilers. These are made in round and square sectional styles. We recommend the square style although they cost somewhat more than the regular round type.

The distinctive feature of the PEERLESS LINE of square sectional boilers is the patented "S" shaped arms or tubes which project directly over the fire, getting its heat at its hottest part. This scientific arrangement adds as much *direct heating surface* to the boiler as two crown sheets would, thus enabling the fire to play on the heating surface most effectively. A boiler is to be judged, not by the amount of heating surface it contains, but rather by the arrangement and location of its heating surface. All authorities agree that the heating surface which is directly over the hottest part of the fire is the most effective heating surface for house-heating boilers. Heat will thus be absorbed from the fire as long as there is any fire left in the fire-box.

Another very important feature of the PEERLESS LINE of boilers is the patented crown sheet formed of half spheres which increase the direct heating surface by half—without adding to the water in the boiler. This arrangement gives the first intense heat of the fire one and one-half (1½) times as much surface on which to play as if this feature were omitted; in other words a boiler that has *one and one-half* (1½) *times as much real, live, direct, prime heating surface as others.* This feature combined to the "S" shaped tubes or arms which project directly down toward the fire make the crown-sheet of the Peerless boiler a super-sensitive crown-sheet. Another feature is the "V" shaped walls of the heating sections. The points of the "V" project into the fire zone hugging the hot coals by direct contact with them. This arrangement adds one-third more direct contact-with-fire surface than boilers having flat, straight walls.

One of the most important things about any boiler is "How easily can it be cleaned?" A quarter of an inch (¼) of soot will reduce the heating efficiency of any boiler 50 per cent. or one-half. No matter what fine features a boiler has otherwise it must be so built as to be easily and quickly cleaned—and cleaned not less than twice a year with hard coal as fuel. In building Peerless boilers the ease and quickness of cleaning was given *first* consideration. No matter how dirty a Peerless boiler might be it is so built that it can be completely cleaned in less than five (5) minutes and without the person doing the cleaning getting in the least soiled even though he may have white collar and cuffs on. It can thus be very easily seen how desirable it is to have a boiler that admits of very quick cleaning.

Another feature about Peerless boilers is the relation of heating surface to coal and water holding capacity. The flue passages are very large and roomy. The water passages are comparatively thin. The coal holding capacity of fire-pot is very large. This combination is the very last word in scientific boiler construction. The large, roomy fire or flue passages insure perfect draft under all conditions thus insuring perfect combustion of fuel. In addition the large roomy flue passages enable the heating sections to be made exceedingly strong and durable because the heating sections can be made thick and heavy. The thin water-ways also make possible heavy, thick durable heating sections. The relation of water to heating surface is—small amount of water to large amount of heating surface and fire. In this manner, and by this arrangement, the greatest amount of heat is extracted from the very least amount of coal. The boiler will heat as long as there is any fire left in the fire-pot. The steam domes are very large and roomy. In a boiler this is where the largest amount of space and water should be. The dome is the storage reservoir of the heat.

To sum up, Peerless boilers are made according to the very latest discoveries of science and according to *the principle of getting the greatest amount of heat in the quickest possible time from the least amount of coal.*

The PEERLESS LINE of boilers are equally good for straight steam, vapor, hot-water or vacuum heating. All are familiar with straight steam heating. Vapor heating is nothing more nor less than steam heating at very low pressures—around one to four ounces. Vacuum heating is that method of heating which extracts the air from the radiators and piping and allows the vapor to circulate below atmospheric pressure. Water in our altitude boils at about 212 degrees Fahrenheit. When the air is extracted from radiators and piping the water boils at less than 212 F and the vapor circulates at less than atmospheric pressure. The greater the vacuum, the lower the temperature at which the water boils, and, of course the lower the temperature of the heat in the radiators. The one difficulty of the vacuum system is the trouble in keeping the air out of the system and the liability of the rather complicated appliances to get out of order.

The vapor system seems to be the coming system. In pressure it stands about midway between the ordinary straight steam system and the vacuum system. It is needless to say that the simpler the system the better consistent with efficiency and economy. The less liability to get out of order the better a system is, other things equal. Repairs are very expensive. Labor is very high in price. Breakdowns usually occur at just the worst time—in zero weather when everybody is busy. That system is best which gets out of order least—consistent with efficiency, comfort, simplicity and economy. These are the watch-words in any system of heating.

The GORTON SINGLE PIPE VAPOR SYSTEM is the very latest in vapor systems. It combines simplicity, efficiency and economy in a very high degree. It is the best proportioned system on the market. There is nothing to get out of order and yet it will operate on one ounce of pressure. Its cost is less than half of that of any other vapor system. The vapor regulator is so sensitive that it closes the drafts completely at four (4) ounces pressure. The valves on the radiators can be opened or closed with a tap of the foot or a single turn of the wrist. The vapor gauge registers in ounces so that at all times the working of the system can be seen. There are no expensive and labor wasting appliances to get out of order. The air eliminators on each individual radiator have four (4) times larger openings than other air eliminating valves. As long as there is fire in the fire-box you have heat in the radiators. Before complicated systems of heating are installed the householder should consider very carefully the dangerous liability of getting-out-of-order. The first cost, also, is worthy of some consideration although first cost should never be allowed to interfere with efficiency, comfort, simplicity and economy. But where first cost is less without in any way sacrificing any of the other necessary requirements, then first cost looms up to great importance.

To those who desire warm air heating we recommend the FAULTLESS LINE of furnaces. They are made in every style and type—of steel and cast iron and in both pipe and pipeless styles. In either type or style there is practically no heat in the cellar when the double casing is used as it always should be. Care must be taken, however, to specify the double casings when ordering, as otherwise the ordinary, single casing will be sent. Cheap dealers usually sell the thin steel, single casing furnace. We very strongly recommend the all cast iron, double casing furnace. It costs a little more but the extra cost is a splendid investment.

Warm air heaters require more skill for proper installation than any other type of heating. When properly installed there is no better kind of heating for the home of four to eight rooms, and, under specially favorable conditions an even larger number of rooms may be heated. For schools, churches, stores, etc., the warm air furnace is excellent for the reason that very little care is needed in looking after it. There is no water to freeze, no boilers to crack or explode, Heat can be quickly generated.

The ideal way to connect up a warm air furnace is to have two cold air connections—one from the inside (preferably from front hall) and one from the outside with suitable dampers to use either connection when desired, or both. A ventilating system is thus provided that is second to none in healthfulness and efficiency. Our engineering service is always available to those desiring advice whether it be on steam, vapor, vacuum, hot-water or warm-air heating. We will advise you as to the best system for your house, pocket-book or personal inclination. Consult us.

We also carry the FAMOUS SUMMIT SYPHON K coal and gas combination range mounted on a leg base in both plain black and enameled (any color) finish. This is a beautiful range and as efficient in its working as it is beautiful in appearance. It is absolutely guaranteed to do everything that a good stove should do. It is a source of great pride to every housewife who has it. Every woman takes pride in her kitchen. First she wants a useful and efficient range. Second she wants a range that adds to the beauty and cleanliness of her kitchen. The FAMOUS SUMMIT SYPHON K combines in a compact space every feature of use and beauty that a coal and gas range should have.

The FAULTLESS NO. 99 coal and gas combination range made in plain black or enamel finish of any color is the latest creation of the Graff Furnace Co. and has been a great seller. It is mounted on a cabinet base and occupies but little space. It also is a beautiful piece of work. It will do everything that a coal and gas combination range is made to do. Like the range described above it makes an ideal addition to the ideal kitchen.

In the heating of the home one other necessary thing should never be forgotten—the chimney. Without a good chimney no heater or stove can possibly give good service. When stoves or heaters do not work satisfactorily the chimney in almost every case is to blame. The hardest thing to make the average householder believe is that the chimney is to blame for his troubles in heating or baking or cooking. He will take a piece of paper or a feather and holding it up to the chimney opening allow it to skit upward and then yell "See!" He believes that if the draft in the chimney will pull up a piece of paper or other light article that the chimney will pull the air through a thick bed of coal and around an oven, or around boiler flue passages—an entirely false belief, opposed to the very first principles of the science of physics and common sense. It stands to reason that it is harder to life a pound or more than it is a small piece of paper weighing a small fraction of an ounce!

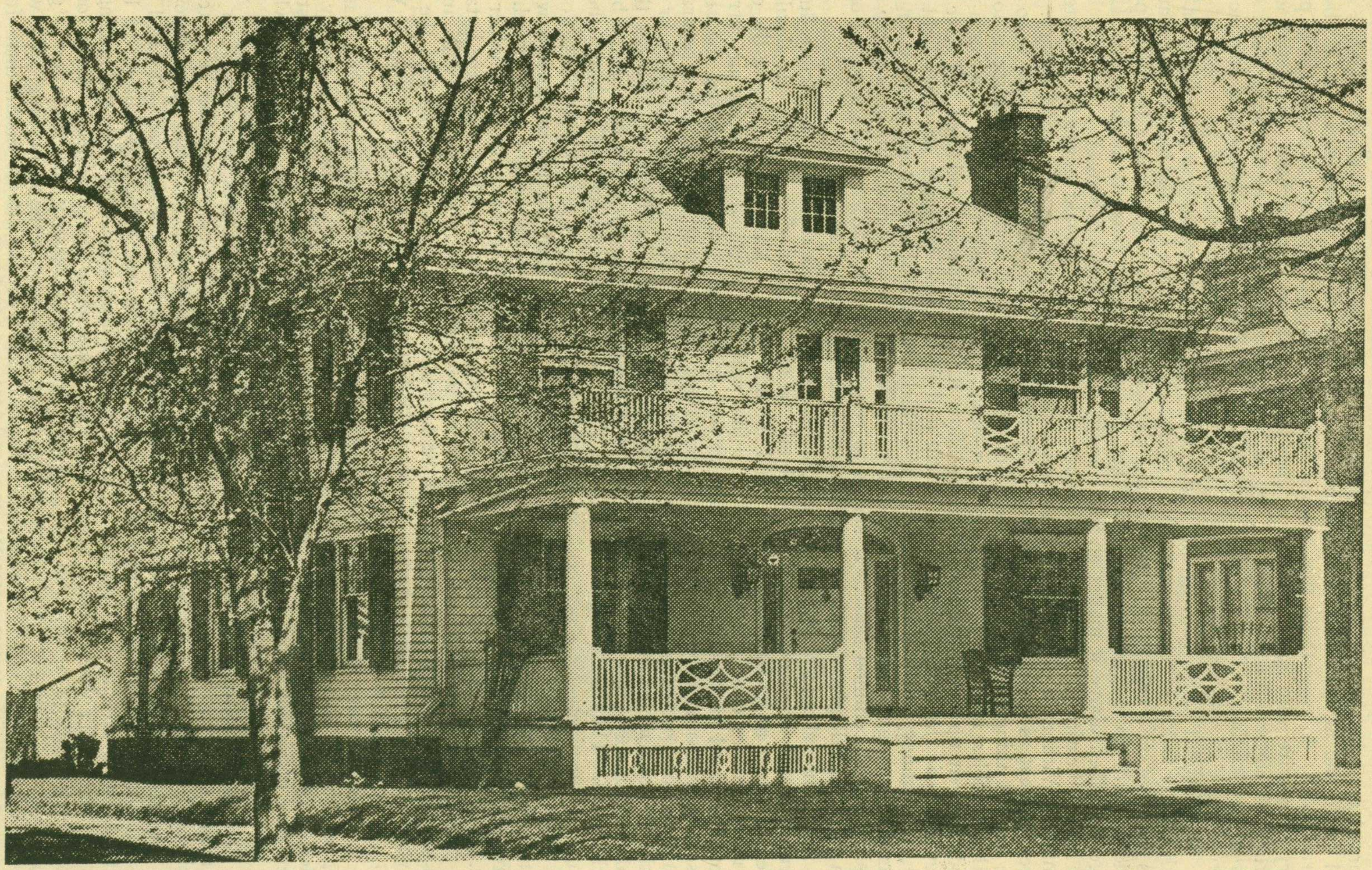
A chimney should be not less than eight inches square. It should be terra-cotta flue lined its entire length from cellar to top. It should be air, smoke and dust tight. It should have a cleanout door at its base in the cellar and should extend at least two feet above the cone of the roof or other close surrounding objects that will have a tendency to cause air currents to shoot downward into it. To get the best service from a chimney nothing but the stove or house heater should be connected to it, that is, one chimney may be built but a separate flue should be constructed in the chimney for each stove or heater. Only one stove or heater should be connected to one flue. Otherwise one opening checks the other. To get the best results a chimney must be as above. It is not possible to use too much care in the building of chimneys. They are the greatest trouble a heating man has to contend with and the cause of more than ninety (90) per cent. of *all* heating troubles. *Get your chimney right.*

The home cannot be comfortably, efficiently or economically heated unless it is well and tightly built. A wind-swept shack cannot be either well ventilated nor well heated. Cold drafts and hot flashes will vie with each other in an attempt to make the householder miserable. The first requisite for good heating is a well built house in which due care is taken to see that all joints around windows and doors are made tight to stay tight. Walls and ceilings should be insulated against radiation of heat out of the house and cold into the house. Leave as little as possible to chance. Control the heating of your house as well as its ventilation.

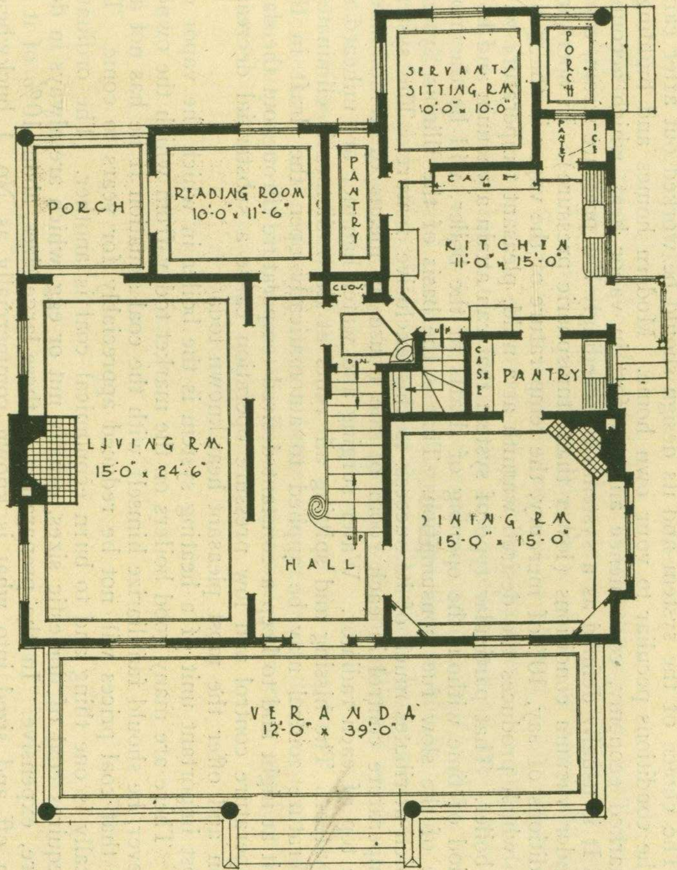
It should be ever borne in mind that the ability to get repairs quickly and cheaply is something well worth thinking about. When a heating apparatus goes wrong it is usually in the coldest weather. This is natural because it is then that the heaters are run hardest. Another very important thing is *service.* Deal with people you have confidence in and who give you service when you want and need it.

Our furnaces and ranges are made by the Graff Furnace Co. in Scranton. Our boilers are made in Royersford, a town near to Scranton. Repairs in every case can be gotten very quickly. In fact all the repairs that are usually needed are kept on hand at all times.

The Machler, La Fontaine Company, of which the writer is a member is located at 711 West Lackawanna Avenue, Scranton, Pa. Its advice on any subject pertaining to heating of the home is free for the asking. The writer has been connected with the heating business for twenty-six years. He is acquainted with every phase of the subject. When you want a boiler, a furnace or a stove, all that you have to do is to specify ours in order to get the splendid service that goes with each sale. After all, service is the main thing. We will sell you direct or through your favorite dealer, if you want someone else to install them for you. Our watchwords are EFFICIENCY, ECONOMY, COMFORT and SIMPLICITY in equal and proper proportion.



A FINE COLONIAL HOME


SERVANTS SITTING RM. 10'-0" x 10'-0"
PORCH
PANTRY
ICE
CASE
PORCH
READING ROOM 10'-0" x 11'-6"
PANTRY
KITCHEN 11'-0" x 15'-0"
CLOS.
UP
DN.
CASE
PANTRY
LIVING RM. 15'-0" x 24'-6"
DINING RM. 15'-0" x 15'-0"
HALL
UP
VERANDA 12'-0" x 39'-0"

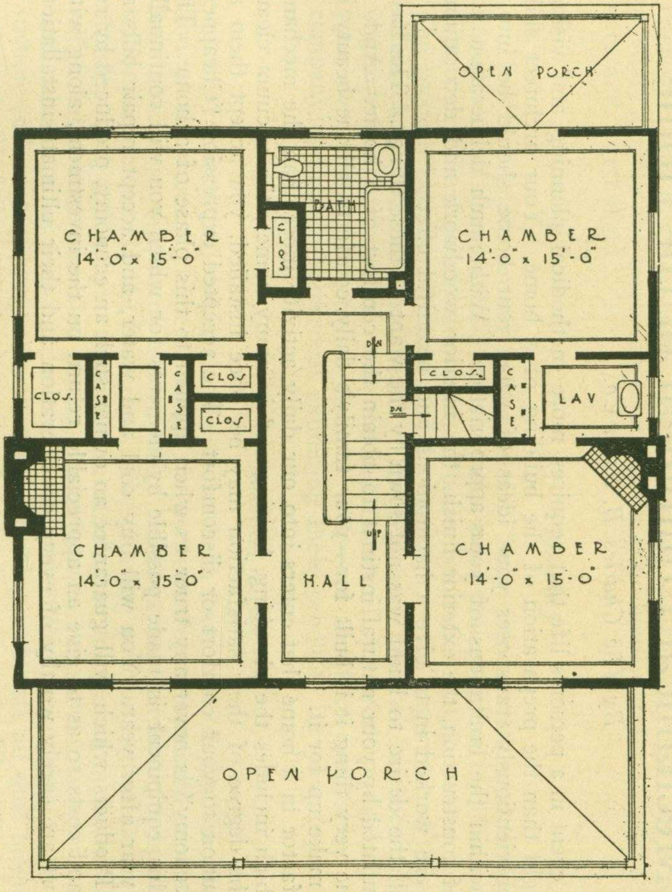
FIRST · FLOOR · PLAN

The choice of the exterior design for the house as pictured above was influenced by the cost and the locality.

The colonial design is the most economical of our architectural styles, and can be equally well expressed in wood, stucco, or brick which is not true of many other styles.

This design depends for its simple architectural charm on the horizontal lines created by careful proportioning of windows, cornice and hipped roof with its balustrades about roof and piazza deck.

The colonial hip roof, as shown, is easy to build and allows for splendid attic chambers, bath, etc.


OPEN PORCH
BATH
CHAMBER 14'-0" x 15'-0"
CLOS
CHAMBER 14'-0" x 15'-0"
CLOS.
CASE
CASE
CLOS
CLOS
DN
CLOS.
CASE
LAV
DN
UP
CHAMBER 14'-0" x 15'-0"
HALL
CHAMBER 14'-0" x 15'-0"
OPEN PORCH

SECOND FLOOR PLAN

With the stairs in the center of the attic the rooms can be well arranged for good light and ventilation by the use of large dormer windows.

The house is built with a good cellar with concrete walls while the upper stories are of frame covered with clapboards.

The floors of the principal rooms are of oak, and those in the chambers and service portion are of hard pine.

The wood work is of simple colonial trim, painted white and enameled.

The first floor is eight feet six inches high; the second floor, eight feet high, and the attic is seven feet six inches high.

The Mechanical Equipment of the Home

By The Charles B. Scott Co.

THERE is no event in a person's life that requires more methodical planning and visionary forethought than the preparation of the building of a home. Your architect skillfully and conscientiously transposes your ideas of what your home should be into a practical reality within the limitations of your appropriation. With much deliberation you choose the type of construction, the exterior finish, the interior woodwork and decorations. And finally they are worked in to give a harmonious and beautiful effect.

But, after all, the desire to build was not sown by the want of these things. The basis of it all was stimulated by your natural instinct to obtain the comfort of a home. And, if the home lacks the very thing it is built for—your family's daily comfort—all the beauty in the land will not make up for it.

There is no factor in a home that enters into our daily activity more than the mechanical equipment, which includes the plumbing, heating and in many homes, the vacuum cleaning. Whatever the degree of their satisfaction may be, once installed, you accept them as a marked contribution to your comfort or discomfort. The accepted expression "Cheapness is usually false economy" is never any truer as when applied to this phase of a home. The maintenance of this equipment is made possible by elements for which you will continually pay good money year after year. You will buy coal and water, and accept repair bills as necessary evils. Products which will guarantee an owner such an economy, produced by reduced quantities and costs so as to give an appreciable return on the investment, along with the desired comfort are surely worthy of every consideration and their ultimate installation.

Heating

The subject of heating is the most complex of domestic mechanical equipment. It is a science in itself. The choice of the system and its design should be worked out after careful study to meet the conditions peculiar to your own home. Modern homes and buildings, however, find a marked economy, convenience and comfort in vapor heat, which accounts for its popularity. It is usually defined as a system of exceedingly low pressure steam, capable of operating under vacuum conditions (lower than atmospheric pressure). In operating under vacuum conditions of say, 10″ of mercury, the temperature of the vapor in the radiator is 192 degrees, which produces the desired warmth at a mild, pleasant temperature with banked fire in the boiler. That particular type of system that can attain a vacuum and hold it for a longer period of time without the opening of drafts in the boiler, will be the most economical because of the slow fuel consumption. That is the basis of the Illinois System of Vapor Heat, which attributes much of its success to this exclusive feature. The system offers complete temperature control in each room of the house by means of a modulated supply valve at the top of each radiator. Water surging and water hammer are unheard of with this type of system. The hissing and spitting air vents at the radiators is eliminated. Thermostatic temperature control may be applied to automatically open the draft in the morning and close it at night and to keep a constant desired temperature throughout the day. Such complete temperature control and low pressure operation cause a substantial decrease in coal consumption and offer the most pleasant heat known today.

By far the most important unit of a heating system is the boiler in which the vapor or steam is generated. There are many good boilers on the market today from which the owner may choose. However, he should familiarize himself with the coal situation if he has not already. It is likely that coal prices will not be reduced appreciably for years to come. To burn coal economically is one thing and to burn economical coal is another. The ordinary hand-fired boiler requires coal of domestic sizes, usually nut or egg, which are always in demand and, therefore, expensive. In the preparation of these large sizes, about 10% of it is unavoidably broken off and sized into what is known commercially as No. 1 buckwheat. This coal naturally has the same calorific value as its parent coal, but is sold at about one-half the cost because of the small demand. It cannot be burned with any degree of success in the ordinary boiler because of its compactness within the fire box and the consequent poor draft intensity. The Newport Automatic Feed Boiler is designed to burn this buckwheat coal at even a greater efficiency than the old hand-fired type. A large magazine capacity holds reserved coal in readiness for the slow gravity feed as the coal is consumed. This feature makes for longer intervals between attendance periods. Other refinements are exclusive with this fine boiler which pays for itself in the fuel costs it saves. Your heating is vital; it plays the most important role in your home comforts. Make your selection with care and forethought.

Plumbing

Sanitary goods are so named as they bear direct relation to health within the home. Engineers and manufacturers have made wonderful progress in producing plumbing equipment that offers greater convenience, better sanitation and luxurious beauty at lesser cost. The modern bathroom is a beautiful monument to the eagerness of the American people to obtain cleanliness and good health. The registered plumber has been properly examined and is granted authority to carry on the installation of this work properly for the protection of your own health. Select your fixtures with care and take everlasting pride in them. This company operates a showroom exhibiting these products for your inspection.

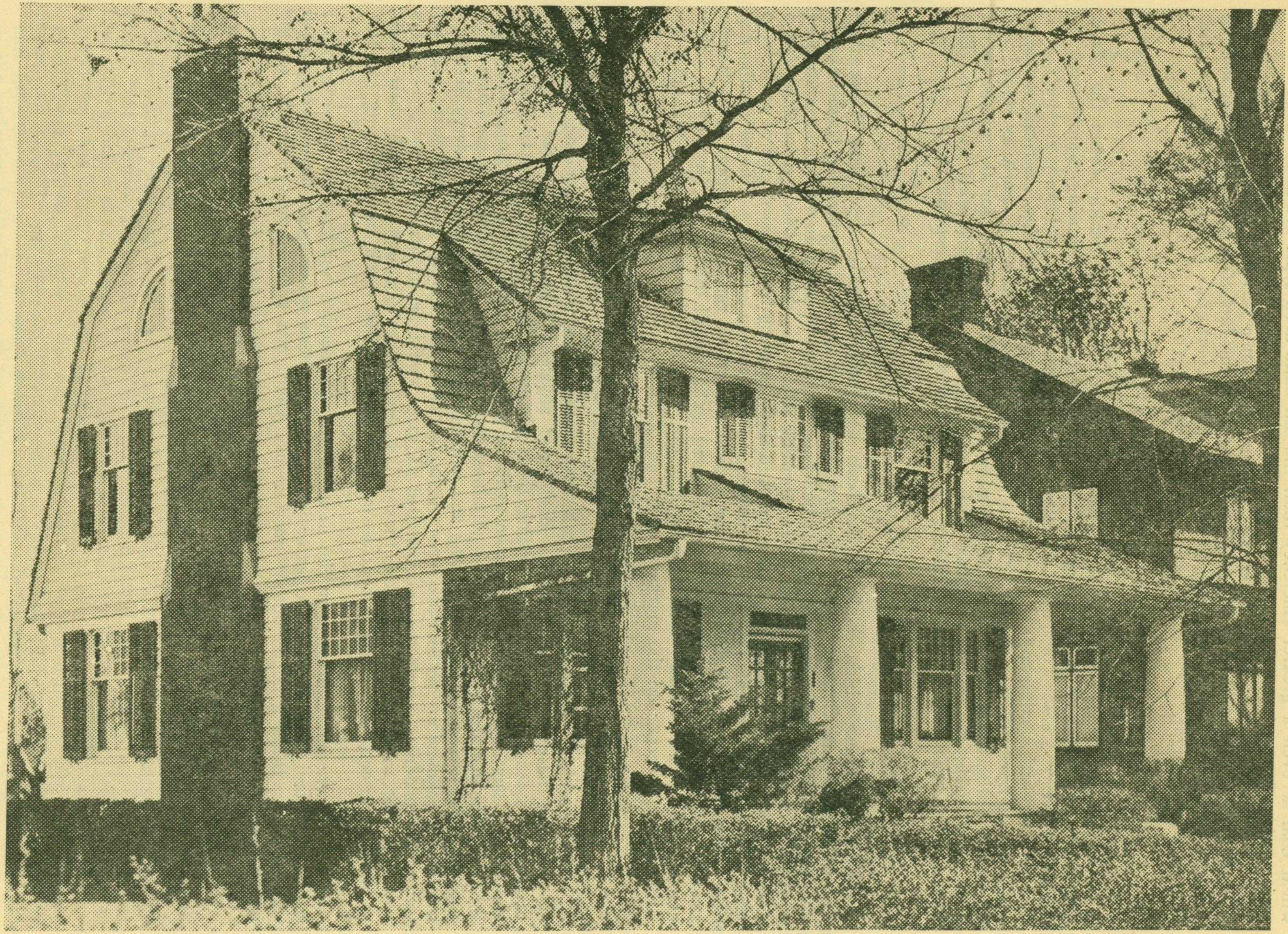
Vacuum Cleaning

Real cleanliness within the home has been made possible the last few years by the adoption of the vacuum cleaner. While the portable cleaner has been popularized because of its low initial cost, owners of homes, office buildings and hotels, unite in the commendation of stationary cleaners in the basement. The cleaning process is then carried on by means of a cleaning tool and a light flexible hose atached to an opening in the baseboard of each room which leads into concealed piping connections to the suction sweeper. This offers the distinct advantage of keeping the heavy mechanical equipment out of the way, gives greater suction and consequently more thorough cleaning, exhausts all dust laden air into the chimney instead of the rooms. The Spencer Turbine Vacuum Cleaner is by far the most desired suction sweeper on the market today.

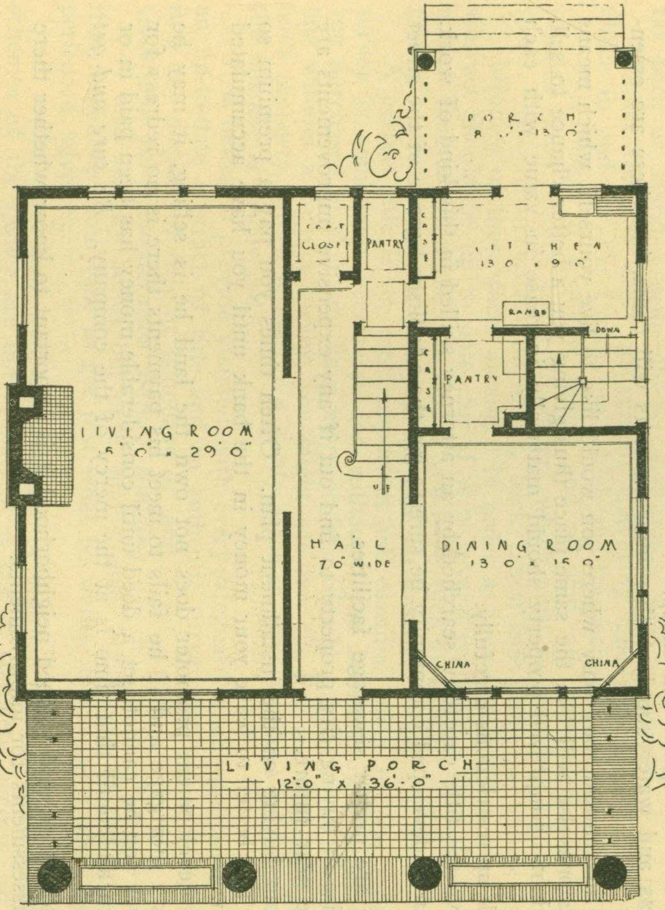
Service

Your architect will be pleased to talk these subjects over with you if you are not familiar with the theory of these systems. His expert advice will be of great value to you. If you desire specific information regarding these phases of household construction and their application, our Engineering Department will be pleased to serve you. In conjunction with this, we also operate a showroom of plumbing fixtures. No imagination is necessary; the bath tub, the lavatory, the closet outfit and kitchen sink all are exhibited in decorative surroundings, harmonious to the character of the article itself. Here, the housewife may inspect these products, connected and installed as they would be in her own home. Owners will find that after their inspection, they will be in a better position to specify their wants to their architect and plumbing contractor, with the ultimate result of everlasting satisfaction.

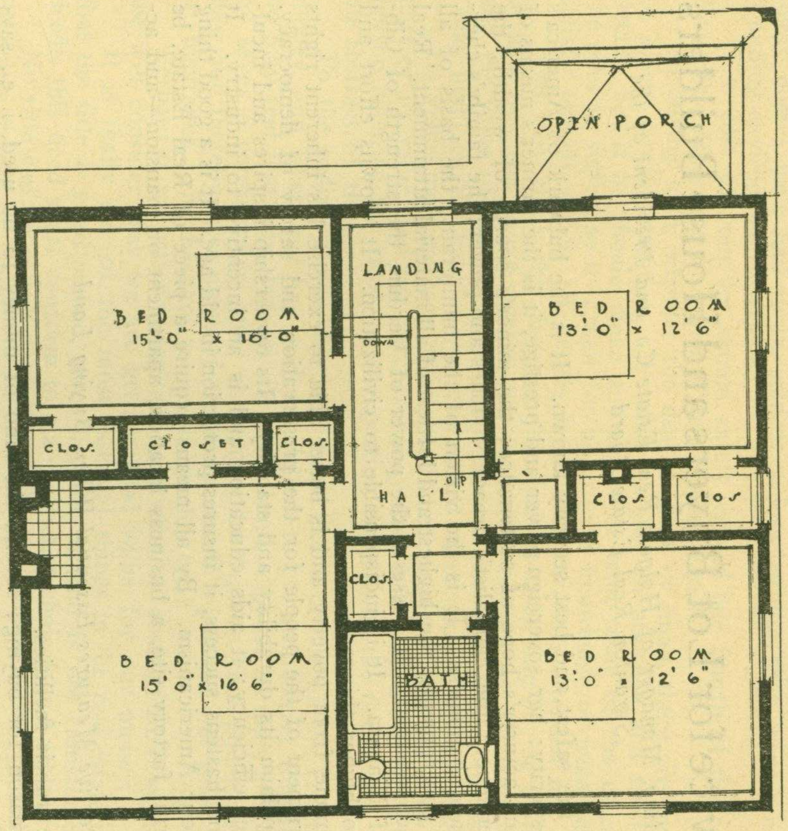
If we have but impressed on the mind of the prospective builders, the importance of deliberating and choosing with a better knowledge of these systems, we have accomplished our purpose. Build a home, but do not sacrifice your own comfort and economy on the inside just to decorate the outside.



A DUTCH COLONIAL HOUSE


PORCH
COAT CLOSET
PANTRY
CASE
KITCHEN 13'0" x 9'0"
RANGE
DOWN
CASE
PANTRY
LIVING ROOM 15'0" x 29'0"
UP
HALL 7'0" WIDE
DINING ROOM 13'0" x 15'0"
CHINA
CHINA
LIVING PORCH 12'0" x 36'0"

FIRST FLOOR PLAN


OPEN PORCH
LANDING
BED ROOM 15'0" x 10'0"
DOWN
BED ROOM 13'0" x 12'6"
CLOS.
CLOSET
CLOS.
UP
HALL
CLOS
CLOS
CLOS.
BED ROOM 15'0" x 16'6"
BATH
BED ROOM 13'0" x 12'6"

SECOND FLOOR PLAN

The frame of this house rests on a concrete foundation with the main floor level about three steps above the grade.

The exterior walls are covered with wide clapboards painted white with shutters painted an apple green.

The chimneys are of red brick with limestone trimmings and the roof is covered with a moss colored, glazed, flat tile.

The main floor has a living room 15 x 29 feet, a hall 7 feet wide and a dining room 13 x 15 feet.

In the living room is a large, red, tapestry, brick fireplace and a built-in window seat with two built-in book cases. The living room and dining room have beamed ceilings.

The entire house is trimmed with chestnut stained a beautiful light brown which blends with the buff colored rough plastered walls.

The service portion of the house is quite complete with its kitchen, pantries, cases, etc.

The cellar contains a well-lighted laundry and heater room and also a storage and cool room.

In the second story are four good bedrooms and a fine bathroom fully equipped. The large bedroom has a brick fireplace with a tile hearth.

The outside dimensions of the house are 30 x 37 feet, with a 12-foot wide piazza along the entire front.

Practical Advice for Lot Buyers and House Builders

By Fred H. Harding, Manager of Holgate Real Estate Co. and President of the Scranton Real Estate Board

REAL ESTATE is the safest and best security known. It is the bulwark of America's greatness and prosperity; her sovereign power and prestige, it is the farmer's means of livelihood; the manufacturer's hope of sustenance; the miner's source of wealth; the laborer's goal of independence; the capitalist's dream of riches and power; the family's cherished idea of comfort and happiness. It is the vision of the immigrant; the basis of all wealth, the glory of all governments, the highest and loftiest of all material attainment. Real Estate is necessary to achievement. It posseses the power of Verdun, the strength of Gibralter and the beauty of Niagara. It is indispensible to civilization. It crowns effort and quickens the ambition to higher things.

Its possessor is immune from poverty and is better able to exercise his inherent rights of citizenship in a government of the people for the preservation and safety of democracy. The everlasting hills proclaim its durability and stability. Its ownership inspires and inculcates thrift and promotes efficiency; it aids education and is an incentive to industry. It guards against failure and hastens success, it insures protection in old age. It is a good thing to have hold and help your Americanism. By all means acquire a piece of Real Estate, be it a small lot, home, farm, factory site, a business location, apartment or mansion—and acquire it now!

Protective Measures Essential When Buying Land

Be sure of adequate transit facilities.

First consider the reason for buying; second the kind of money to be used, i. e., savings or other money. Buy where there are people. Consider carefully the accessibility of the property you are buying to your work.

Transportation must be quick and cheap.

Look up streets and water supply—other improvements will come, but these are essential.

In buying for investment, buy only where you would like to live yourself, which means that probably some one else will like the same place thus giving you a better chance to sell.

The right kind of unimproved property should materially increase in value with each passing year.

Be sure to look up restrictions carefully.

Be sure to have the title carefully searched by an attorney skilled in this kind of work.

In buying in an undeveloped community be sure to get the established grade of the street before building.

See that there are proper sewerage facilities.

It might be wise in buying city property to find out if any expensive improvements are contemplated in the near future.

Be careful about buying on the installment plan. Often times you pay a premium so large that it would pay better to leave your money in the bank until you have accumulated enough to pay cash.

Sometimes the development promoter does not own the land he is selling, it may be covered by a blanket mortgage and if he fails to meet his payments there is no redress for the installment buyer for he cannot get a deed until considerable money has been paid in or up to a certain sum and until that time is at the mercy of the company. *Be sure and get your title.*

If you buy a lot in an undeveloped neighborhood it is important to know whether there will be immediate assessments for improvements.

See if there are any arrears in taxes also.

The advice of a competent Realtor who knows values in the location you are considering or can get them for you should be sought, the cost will not be great and you may be saved from serious loss or inconvenience.

Do not make the mistake of building a home too good for the location your lot is in, many homes have had to be sold at a loss because they were built better than the surrounding environment warranted.

The cost of your lot should rarely exceed one fourth of the cost of your home.

Protective Measures Essential When Buying Land

In buying land, whether the deal is large or small, there are some things which should be given careful attention. We may employ an attorney and trust him to look after the details, but if he should make any errors or omit some of the essential details we will be the ones to suffer. so it is well for us to have knowledge of what should be done, and then satisfy ourselves that all details have been correctly attended to.

You may think that because the deal is small, like buying a vacant lot or a few acres of land that you do not need to get an abstract of title, as you are not investing much money and the value of the land is so small that no one will ever try to dispute your title, but you may build on the land or you may sell it tosomeone who will build on it.

Its value may increase greatly and then someone may show up with an old claim for part of its value, and the purchaser may then look to you to make his title good against any person claiming the same, or any portion thereof, as the deed says. So it is better to have an abstract of title.

To the ordinary man this may seem like a device of the lawyers to get a little more money, and when one has paid out dollars to get an abstract title that he knew was good, he may feel that way, but, on the other hand, suppose he finds a flaw in the title and thereby saves a considerable sum; or suppose he neglects this point and later finds a serious flaw and thereby loses much of his investment.We pay out our good money for other forms of insurance, why hesitate to invest in this one?

Perhaps if we better understand just what an abstract of title means, and what it does, we will consider that we are getting good value for our money.

It is really one of the most essential things in the real estate business. It must show that the title is good or bad, since the title to land is not transferred, by delivery, but by deeds, this deed must conform to many strict, technical and arbitrary rules of law.

No title can be called clear unless all the deeds are correct and form a chain back to the early grants of land.

But there are limits and it is commonly considered that a search of all records in the last forty years is enough, provided there is no interrupted possession, and so this is as far back as searches generally go, and this is usually enough for all concerned.

Under the law every instrument conveying land must be recorded in the Recorder's Office in and for the County in which the transaction takes place.

This makes it a public notice and all who are interested can search the record. Besides these records there are others which must be searched in order to make an abstract. Record of wills, judgments, back taxes, liens and other things affect titles.

Minutes of these facts arranged in order as they occurred are an abstract of title. An abstract should be up to date, for if it is several years old a great deal may have occurred in that time to affect the title, but if you have such an abstract it will be a great help toward getting a new one or of bringing the title up to date.

A perfect title is the most important and essential thing in real estate deals. But a survey is sometimes necessary, for without it you do not know whether you have the land you purchased or that you have more or less. Should you decide to build close to the party line without a correct survey, you might get over the line and thus trespass on your neighbor's property, which is usually a costly error in case buildings are well under way before the mistake is discovered.

It is better to provide yourself with every safeguard when purchasing real property; with an up-to-date abstract of title and an authentic survey one can scarcely go wrong, or run into any dispute of title or boundary of land.

Questions for Consideration Before Building

A man usually builds but once, and so may not know all the important points, for that reason he often fails to get just what he wants, unless he studies up or engages experienced advisers.

It matters not how well a house may be built or how nicely it is finished, if the pet schemes of the owner are not realized it is not a complete success, so look over these questions and see how you would answer them if you are preparing to build.

Do you want the foundation to be of solid concrete, concrete block, stone or brick? State thickness.

Do you wish a frame house covered with shingles, clapboards, stucco or brick veneer, or a house of stone, brick, concrete block, solid concrete, or hollow tile covered with cement stucco, or any combination of these materials? Some people will want one style and some another, however, frame buildings as a general thing are considered best in Scranton.

If there is stucco work what finish do you prefer; rough, smooth and what color—white, cream, gray?

If stone or brick, state how you wish window openings—arched or lintels, also if stone or concrete is to be used for window sills.

If house or foundation is of stone, state kind—cobble, dressed field stone, quarried stone, etc.

If clapboards are used do you prefer wide ones or narrow?

How do you wish the corners, with corner boards or mitred?

If shingled, is there any particular way you wish the shingles arranged?

Do you prefer a roof of shingles, slate, asbestos shingles, tin, tar and gravel composition, or tile?

Do you wish to use wood, cement or tile for porch floors?

Do you wish any storm sash? Storm shutters?

Screens on windows and doors? Are porches to be screened?

How high do you wish first floor to be above street grade?

Is there any special piece of furniture for which you wish space made? If so, what is its size?

What size of entrance door do you desire? Kind of wood? Size of glass?

What style of inside doors? How many panels? Any special size? Any sliding doors? Any glass or French doors?

Do you wish double action doors between kitchen and dining room?

What height windows do you wish? Any special width?

Do you wish any casement windows? If so, which? Any windows to be stained or frosted glass? Any cottage windows?

What style stairway do you wish? Any special design of newel, stair rail or balusters?

What kind of trim around door and window frames—plain or with moulding?

What kind of wood finish do you wish in the different rooms—living room, dining room, kitchen, hall, bath room, bedrooms?

What kind of wood for floors in the living room, dining room, hall, kitchen, bath room, bedrooms, attic? How finished?

Any beamed ceilings? If so, what rooms, and how arranged?

Do you wish a built-in buffet and china closet in dining room?

Do you wish a special place for the ice box, with outside door for ice?

Do you wish cement or tile floor in bath room? Or wainscot?

Wainscot in kitchen, tile or wood?

What kind of heat do you prefer?

Do you want a fireplace?

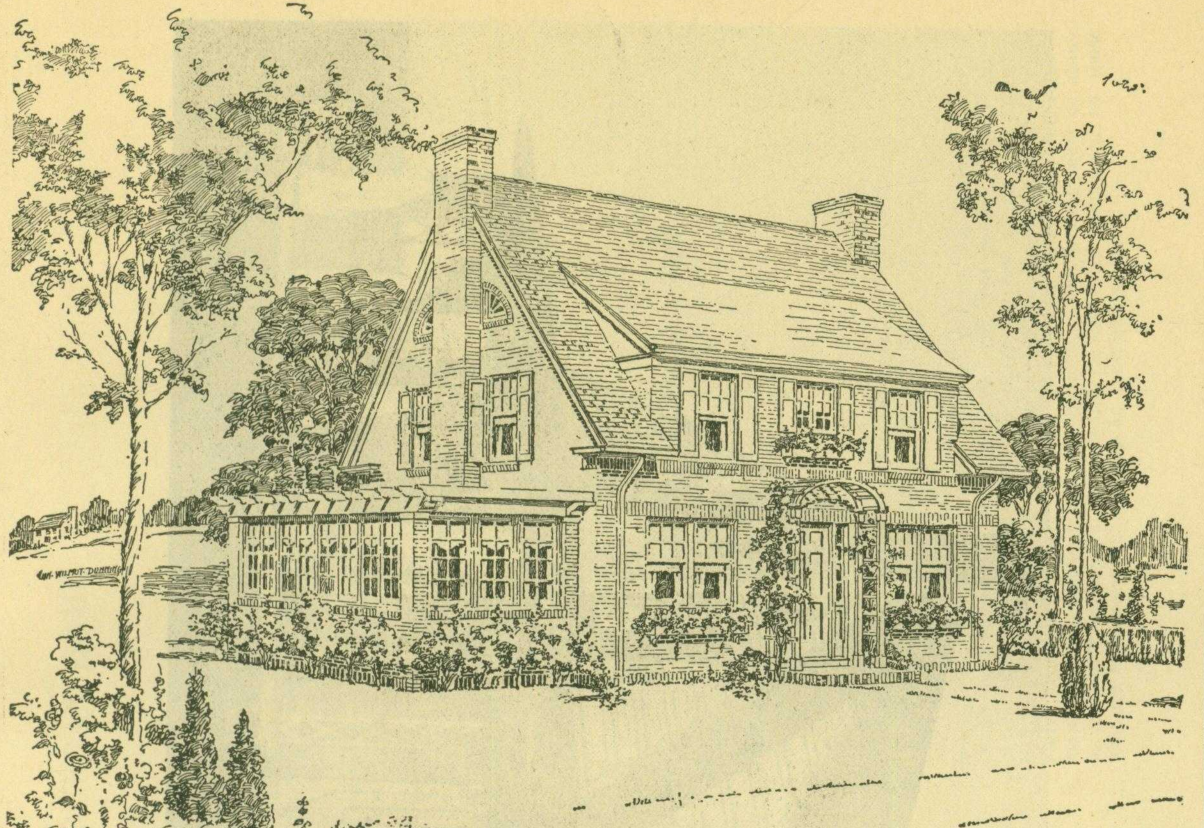
Are cellar partitions and ceilings to be plastered?

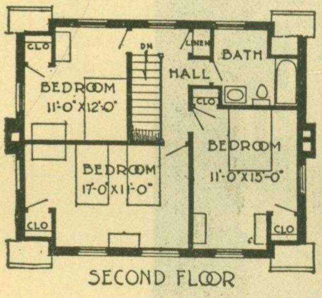
Have you any preference as to lathing and plastering?

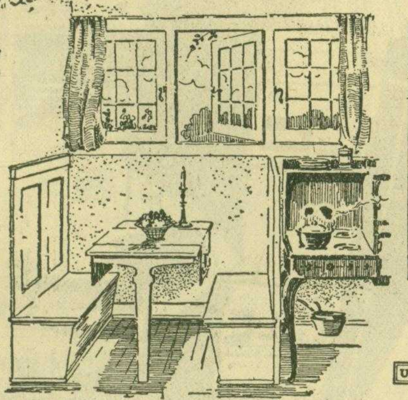
What height ceilings on first floor? Second floor?

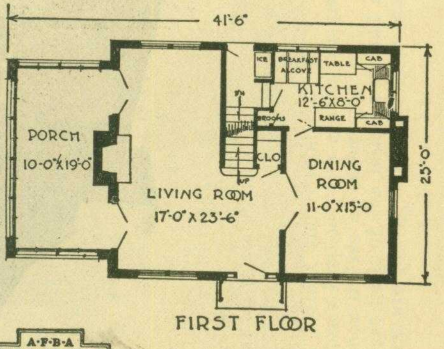
These suggestions are given in the hope that they may be of assistance to prospective home builders but are not intended to cover the entire scope of building a home—See your architect or builder.

English Cottage type of architecture fittingly calls for the use of face brick.




CLO
DN
LINEN
BATH
HALL
BEDROOM
11'-0" X 12'-0"
CLO
BEDROOM
11'-0" X 15'-0"
BEDROOM
17'-0" X 11'-0"
CLO
CLO
SECOND FLOOR




41'-6"
ICE
BREAKFAST ALCOVE
TABLE
CAB
KITCHEN
12'-6" X 8'-0"
RANGE
CAB
PORCH
10'-0" X 19'-0"
CLO
DINING ROOM
11'-0" X 15'-0"
LIVING ROOM
17'-0" X 23'-6"
25'-0"
FIRST FLOOR

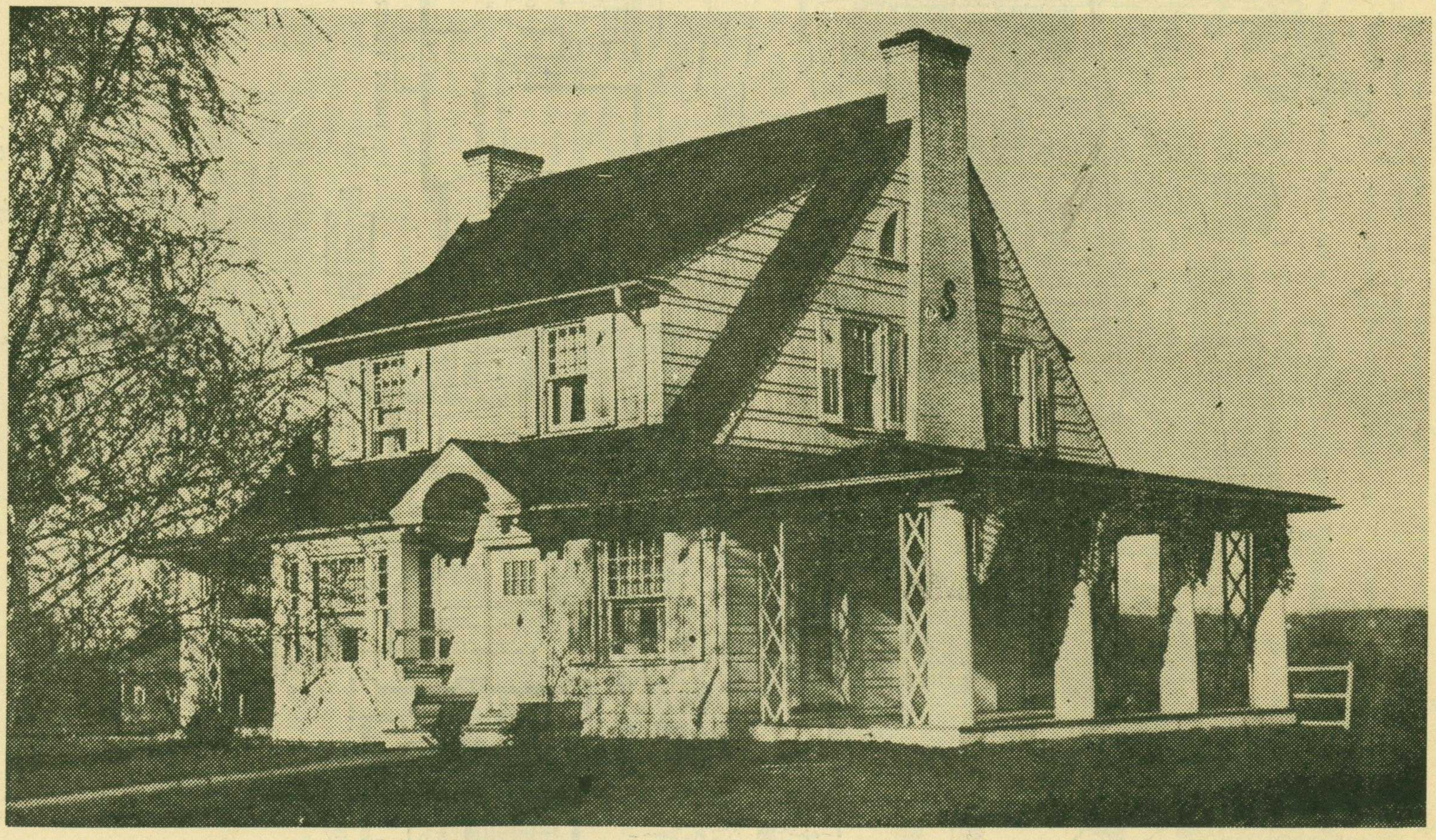
A·F·B·A
USE FACE BRICK
—it Pays

Here is a design that will stand out among any group of houses as an example of fine architectural composition. It combines dignity and grace on the exterior and hominess and comfort within. What could be more charming than the latticed doorway covered with climbing roses, honeysuckle, or clematis? It would be a pleasure, indeed, to pass beneath this bower every day.

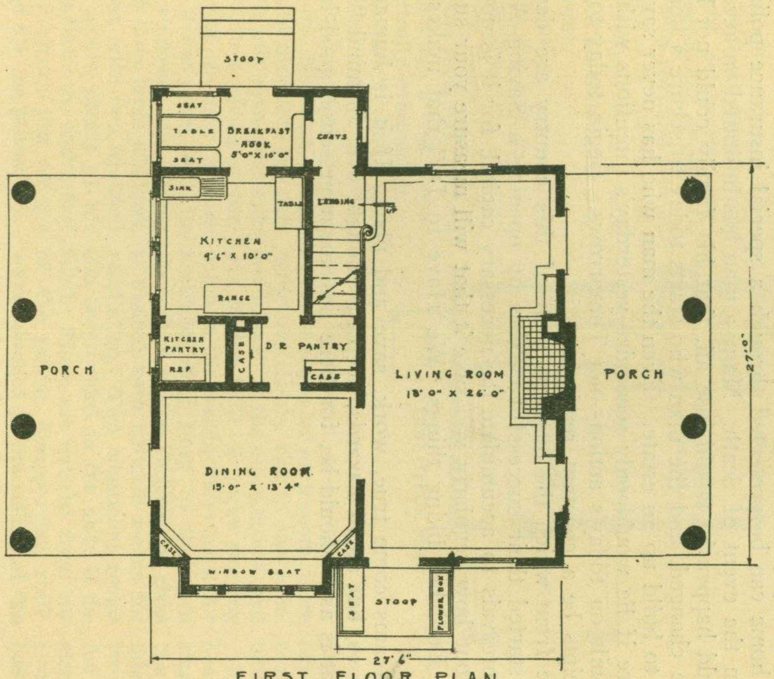
This type of house lends itself admirably to beautiful brickwork. The color of the face brick will, of course, be determined by the builder's fancy for he has practically the whole range of color to draw on.

Note the rowlock and soldier courses at the grade line, above the first floor windows and under the second story windows. A Flemish or English Cross Bond would give additional interest to the walls and be in keeping with this style of architecture.

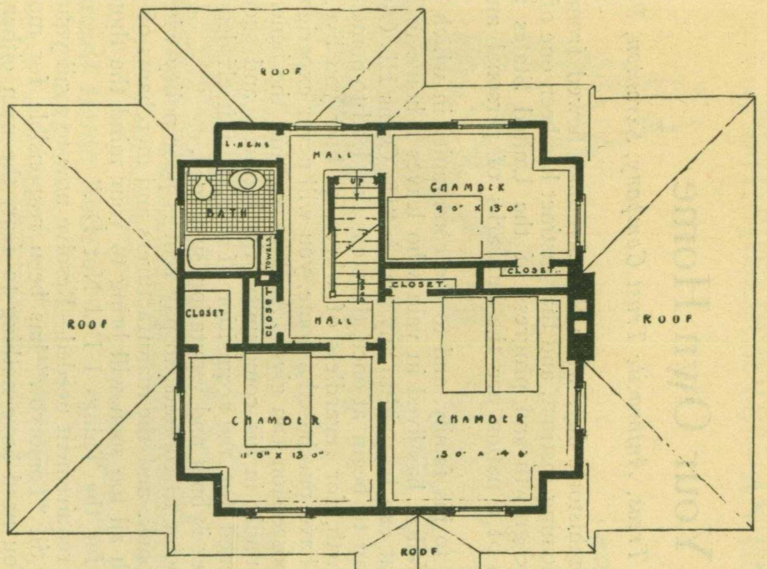
As shown above, broadside to the street, it would require a frontage of fifty feet, in order to give ample room on the sides. If, however, it is desired to turn the house endwise, with the living room and porch toward the street, it may be placed upon a forty-foot lot, leaving sufficient room for a driveway. In this case, the fireplace and chimney does not project on the outside of the house.



SMALL SUBURBAN HOME


STOOP
SEAT
TABLE
SEAT
BREAKFAST NOOK
5'0" X 10'0"
COATS
SINK
TABLE
LANDING
KITCHEN
9'6" X 10'0"
RANGE
KITCHEN PANTRY
REF
CASE
D R PANTRY
CASE
PORCH
LIVING ROOM
18'0" X 26'0"
PORCH
27'0"
DINING ROOM
15'0" X 13'4"
CASE
WINDOW SEAT
CASE
SEAT
STOOP
FLOWER BOX
27'6"

FIRST FLOOR PLAN


ROOF
LINENS
HALL
BATH
TOWELS
UP
CHAMBER
9'0" X 13'0"
ROOF
CLOSET
CLOSET
CLOSET
CLOSET
DOWN
HALL
ROOF
CHAMBER
11'0" X 13'0"
CHAMBER
13'0" X 14'6"
ROOF

SECOND FLOOR PLAN

The main body of the house measures 27 by 27½ feet.

It is a most compact plan and has no waste space.

The rooms are all of good proportion and are amply lighted and ventilated.

There are two good porches and a front and rear stoop.

The living room has a large red brick fireplace with a neat, colonial, wood mantel with attractive open book shelves at either side.

The stairs to second story are just back of the inside wall and at the far end of the living room; they are partly concealed by a neat, wood grill. The stairs can be approached from the service side of the house by way of the breakfast nook and coat room. Beneath these stairs are the stairs to the cellar where the hot water heating boiler and laundry are located. Immediately above the main stairs are the stairs from second story to attic where there is a good room for a maid, and also ample trunk storage space. This arrangement of stairs is extremely economical and should be carefully considered by those who are endeavoring to develop an inexpensive plan.

Own Your Own Home

By William C. Miller, Asst. Treas. Anthracite Trust Company, Scranton, Penna.

EVER since the dawn of that prehistoric day, when the cave-man hewed from the rocks a shelter, man has had the homing instinct, and that instinct has been one of the greatest contributing factors to the growth and progress of the United States today, and truly can it be said that the homes of a nation are the bulwarks of personal and national safety and thrift.

Every man owes it to himself, to his family, and to the community in which he lives to own his own home. No man has failed, has lived in vain who leaves a home to his family. One of the highest compliments that can be paid to any man is "He Owns His Own Home." Consequently, it behooves every man to begin at once, the steps that lead to home ownership, the nearest thing to Heaven on Earth, for regardless of where, or how you live, what you spend or what you have, until you have purchased a home, you will never experience the joy, the real human joy that only its possession can give. Aside from this, the benefits derived are many: It establishes a man soundly in his community, the business and social prestige of himself and family are heightened for the acquisition of a home in itself denotes Thrift, the Foundation upon which character is built and reputation sustained.

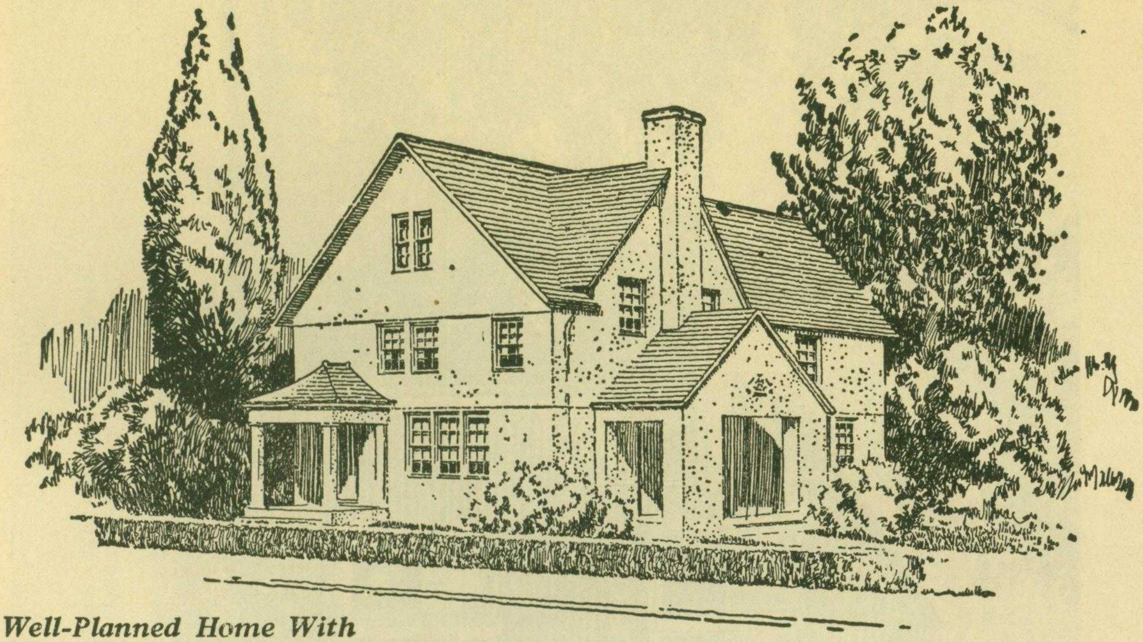
From a purely business standpoint to continue to pay rent is poor policy when you can, through the co-operation of your bank, and the manufacturers and merchants of your town, throw off the landlord's yoke, which all too soon will bring to your mind the thought "How Well I Remember the Yesterdays for the Things I Did Not Do."

Self-determination is the only requirement needed—Resolve now to avail yourself of the existing opportunities. Putting off till "Tomorrow" has been responsible for more failures than all other causes combined. You need have nothing to fear, the man either buying or building a home today has every precaution, every safeguard thrown around his investment. An unpaid balance on a home can be protected through a special insurance policy that will pay the mortgage even in the event of death. Many a man has hesitated on account of this, fearful if something should happen he would lose all, that his family could not keep up the payments, but times have changed, and the man who starts today to secure a home, incidentally, finds he is starting to build up an estate. Even the man who has never saved can have a home in the near future if he would only recognize yesterday's intentions with today's opportunities—Success is built on today's action—not Tomorrows. Begin today to save something—let your rent receipts be a constant reminder.

In tracing the source from which the business men of this country are developed, we find that most of them started their successful careers by opening a Saving Account, and adding to it at regular intervals to accumulate the necessary capital, for it is not a question of how much you save, but how regularly you save it that will measure your success. It is not things "We Like to Do," but liking things "We Have to Do" that makes life worth while.

Let your building dreams come true, work, save and plan. If it is humanly possible for you to start now, do so, but at all hazards, keep the thought ever in mind "I Will Own My Own Home," and that is as it should be, for here lies common sense, good business and happiness.

"THE SHELBURNE"—AN ENGLISH TYPE

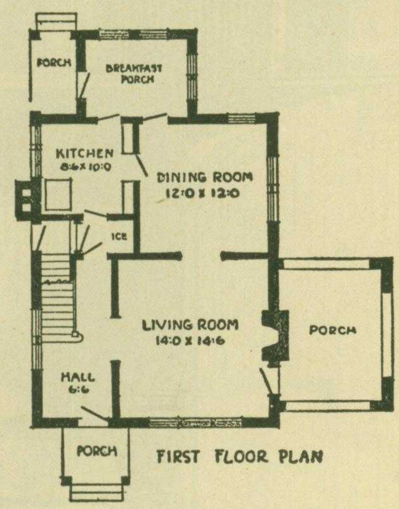


A Well-Planned Home With Modern Improvements

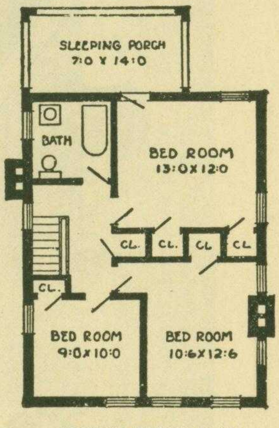
This commodious home will suit many of our suburban districts. The simple, well-proportioned lines will appeal to those who desire a comfortable home without ostentatious display, and the permanent character of its construction of concrete block covered with portland cement stucco will insure a permanence, warmth, and freedom from repair that will make it an economical and lasting investment.

The permanence is not confined to the walls, as the roof has been covered with fire-resisting concrete roofing tile, or cement asbestos shingles, and the flashings, gutters and down-spouts are all of copper which is practically everlasting.

There is a fine porch opening from the living room, which may be screened if desired, and at the rear is a glassed-in breakfast porch, which can also be used as a sun parlor. This porch will have a concrete floor covered with linoleum or congoleum in one of the new popular designs. The living room, with its three large windows, the dining room, also with three large windows, and the kitchen, with two windows side by side, insure plenty of air and light throughout the entire first floor. A small alcove just off the kitchen is used for the icebox.



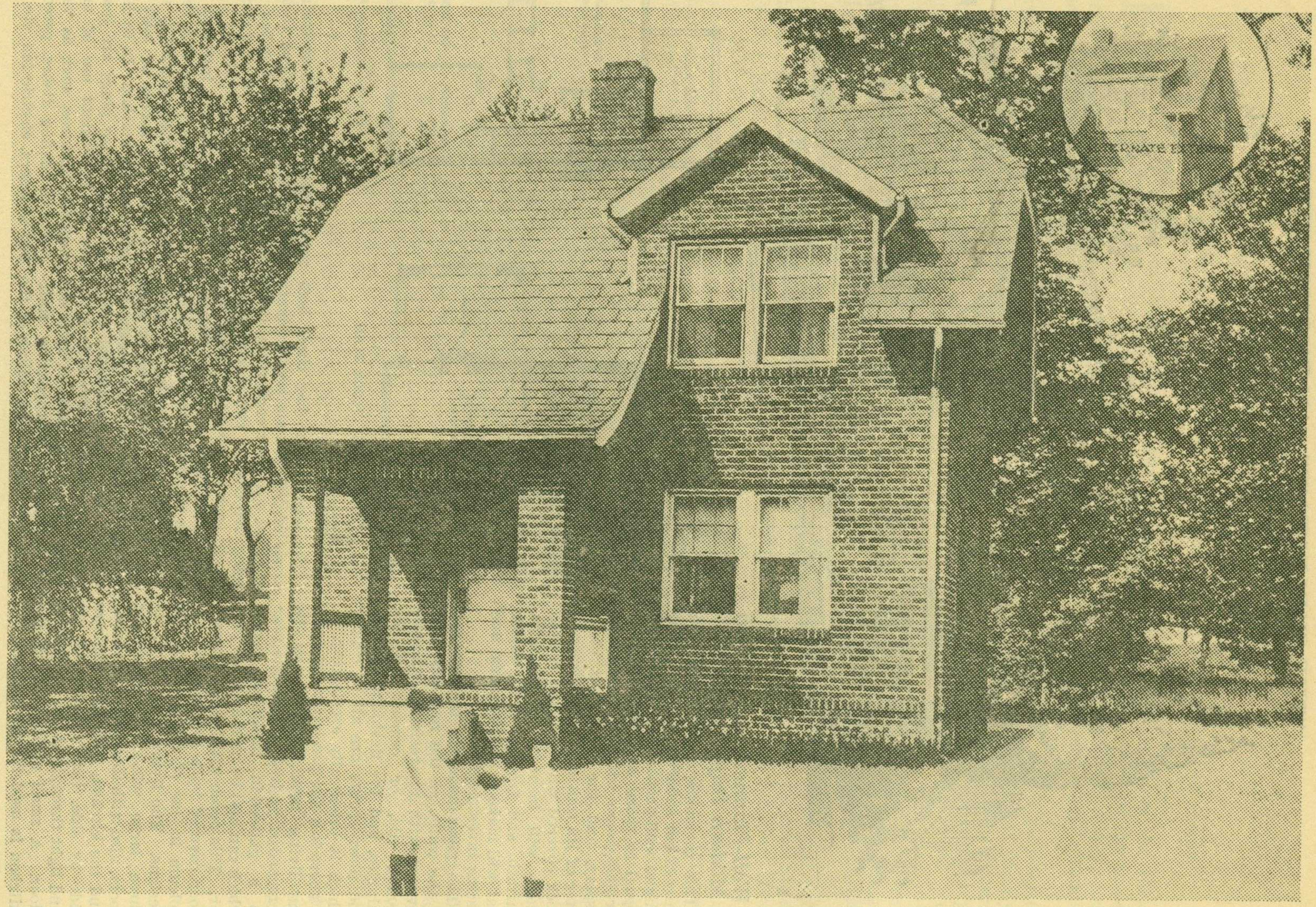
FIRST FLOOR PLAN



SECOND FLOOR PLAN

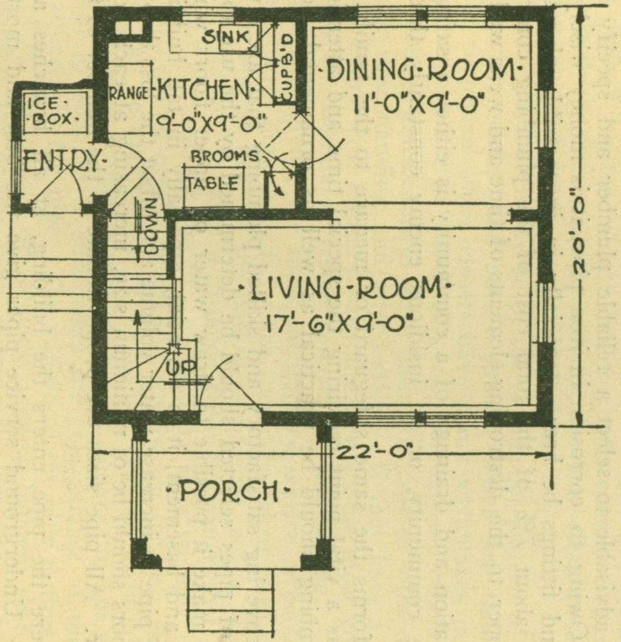
The second floor has three bedrooms of different sizes with plenty of closet space for each room, there being five closets, two in one room, one in each of the other rooms, and one in the hall. A large sleeping porch in the rear provides space for health-building sleep in the open air. This can be enclosed in glass if desired with suitable means for ventilation. Two additional rooms can be provided in the attic if desired. These are entered from one of the patent disappearing stairways installed in the ceiling of the second floor hall. These stairways are far more convenient than the old-time ladders and much more economical than the customary built-in staircase.

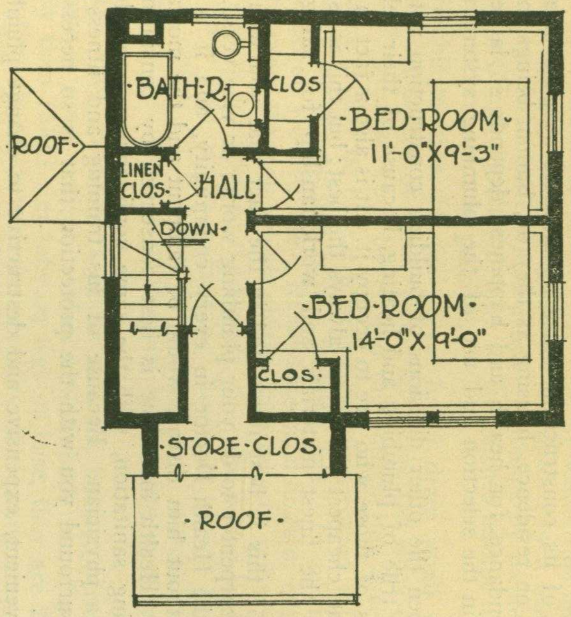
The Shelburne is intended to be heated with hot water with thermostatic temperature control by one of the standard makes of heat regulators on the market. In each room two extra base plugs are installed for the convenient use of modern electrical fixtures, such as vacuum cleaners, chafing dishes, percolator, bed warmers, electric fan, etc.



THE SAGUAH

The Common Brick Manufacturers' Association, Cleveland, Ohio, can furnish complete drawings for this design. Leaflet on brick construction sent upon request.





The Saguah illustrated here carries a lot of free insurance. The fact that it is built of brick insures any house against rapid deterioration. Wood decays and easily burns. Stucco cracks and falls off. The beautiful surface of brickwork, however, is always the most certain insurance against deterioration of the house. The permanent exterior walls protect the wooden parts of the house from the elements. They also go far toward insuring its occupants against their house catching fire if a neighboring building should burn.

The building public is beginning to realize the tremendous individual and aggregate loss that occurs when a house is built of non-permanent construction. What man can afford to see his savings disappear at the rate of three per cent per year through the decay of his property, when a slightly increased cost for brick walls would have insured the structure remaining serviceable and sightly for centuries?—a benefit that always is reflected in the sales price, if the owner should ever be forced to raise money. The brick house thus insures the value of the investment. There is no reason why even the smallest home owner should not enjoy the benefit of the free insurance features of brickwork.

The owner of the Saguah, for instance, although he has a home measuring only twenty feet by twenty-two feet, has a much better investment for his life savings because he built it of brick, and he got a larger loan upon it for the same reason. The Saguah is an inexpensive design, but in spite of its limited dimensions contains some surprisingly large rooms. The living room, for instance, is seventeen feet, six inches by nine feet wide. The dining room is eleven feet by nine feet and the kitchen is nine feet square.

Modern Plumbing

THERE is no part of building construction which is so vital to the elements of safety as the sanitary features of its construction, since its ultimate purpose or use, whether for factory, office, hotel or residence, housing as they do, human beings in the various activities of life, whose dependance for health and happiness depends so largely upon the care and judgment exercised in the selection and use of the plumbing system and fixtures that forms its part.

You may slight or cheapen the other divisions of building construction without endangering health, but this is not true of plumbing and heating, because of their relation to the health, comfort and happiness of those who are to occupy it. It is also a fact in all branches of house construction that the cheapest job is not always the best; but this is especially true of plumbing, which requires the finest materials and workmanship for safeguarding the public health.

The logical significance of this is best illustrated in the fact that you would not think of consulting or employing a carpenter to do your plumbing work; or vice versa.

The Master Plumber is the Health Doctor in every community, and it is an eminent truth, easily verified, that without him disease would be rampant and the mortality rate increased to an alarming rate. Health insurance is best conserved by consulting a Master Plumber on questions involving sanitation, with the same confidence you would employ in calling upon the services of a physician. Because of his training and fitness the Master Plumber is in a position to surround you with the protection that is so necessary to your health, happiness and comfort.

Inasmuch as it is inconvenient, expensive and destructive to change plumbing fixtures and pipes in a house, it is advisable to select a reliable plumber and specify high quality material. For example: Owing to corrosion in iron pipe, it is money wisely invested to specify that water pipes and fittings be brass, especially in inaccessible places. The cost of brass pipe over iron is about 7% of the total cost of the plumbing contract, but the resistance of brass and copper to the destroying elements of time and wear well repays such expense.

The water supply, filtration and drainage of a community is either a safeguard of the health and comfort of the community, or an insidious enemy constantly threatening life and public safety.

Plumbing in a house forms the same safeguard or menace to the family. It should, therefore, be looked upon as a vital point requiring the special time and attention of house owners and builders. Plumbing should be practical as well as ornamental, permanent as well as economical.

There are some rules covering satisfactory and skilled plumbing that are always applicable. The grade and size of pipes selected should be determined by the use to which they are to be put. In order to make it possible to draw water on upper floors when water is being used on lower floors and basement, it is essential, especially in tall buildings to have a larger size tap and supply pipe to increase water volume and offset the loss through friction. Water branches on lower floors should be of minimum size, increasing at each floor with the largest size on the top floor. All pipe sizes are proportionate to the number of fixtures supplied.

At the meter and where the pipe enters the building, at all branches and fixtures, valves should be installed. Underground service pipes give the best and most permanent results when they are made of heavy lead, brass or copper in preference to iron, since these resist corrosion.

The average amount of water supplied to each family is about one hundred gallons a day; this is far more water than is actually needed, due to waste. The purposes for which water is used in houses are constantly increasing, and as a consequence, plumbing is becoming more and more intricate, requiring the services of a reliable plumber.

The waste of water can best be checked by a meter set in the supply pipes of each family. The distributing pipes in dwellings should be arranged so that by means of stop and waste valves they can be completely emptied. To accomplish this, it is necessary that main pipes and branch pipes be set continuously upwards. If there are any pockets or depressions in the system they will retain water and when the building is not occupied in cold weather the pipes are liable to injury from freezing.

In arranging the pipes and appliances for house drainage of the water that has been fouled, more care and ingenunity are required on the part of the plumber, for sewerage is a constant menace to health. In the system of pipes intended for the removal of sewerage from the building, a complete barrier should be interposed against the passage of air-currents into the building. The most practical method by which this may be accomplished is in the placing of traps, whereby the passage of air is opposed by a head of water. It is necessary to protect the traps from back pressure and syphonage by means of ample vent pipes. The main drain in dwellings should be four to five inches except in extreme cases, and laid so that there is as much descent as possible.

It is preferable to have the size of the house drain small rather than large; for in a smaller pipe the usual flow of water would submerge the sides of the drain, which is more cleansing than if the pipe were larger and the bottom just covered with water.

Inside drains should be of extra heavy cast iron coated with pitch, or asphalt; and extended five feet from the outside of the building line. From this point to the main sewer the drain may be of vitrified tile. Removable hand holes or brass cleaning screws should be provided at intervals through which obstructions may be removed.

If rain water is admitted to the sewers, the rain water leader should connect with the sewer on the house side of the main trap. No waste or soil pipe should be connected with the rain water leader. It is better to connect drain water leaders on the outside of the dwelling. Then if the house is unoccupied in freezing weather there is no danger of injury to pipes.

It is in the bath rooms of a house that the beauty, permanence and convenience of modern plumbing is most evident. While built-in bath tubs of solid porcelain or iron enamel are more costly than rolled rim tubs on legs or base, they are far more sightly and require less care, since they do away with the necessity of cleaning around and under the tub, which was always a difficult matter. Most modern baths contain a shower of some variety; their increasing popularity is due in part, no doubt, to their cleanliness, since the water is used only once and a constant fresh supply obtainable.

Water closets should advisably be of the syphon jet pattern of vitreous china, since they are the most nearly noiseless and have a greater water seal than the wash down pattern. China tanks for supplying water closets have many advantages in regard to durability and sightliness, over tanks made of wood with copper lining and others of different compositions.

The most modern and beautiful wash basins, usually of vitreous china, solid porcelain or iron enamel, are free standing and unpedestaled. If they have a back, they are hung from the wall. Tiled floors with sanitary base are used in the most comfortable and convenient bath rooms, with tile, marble or Keene cement for wainscoting.

The kitchen sink giving the most satisfactory service is made of iron enamel or solid porcelain with integral drain boards. Care should be taken in placing the sinks where there is plenty of light and as near to the pantry as possible, so as to save steps in using them. They should be removed to such a distance from the range that a person using them will not be subject to the heat of the fire. Proximity to a window is also desirable to secure ventilation. Sinks should not be encased in woodwork, but left exposed all around so that no damp places can be maintained. It is a good practice to install a grease trap under the kitchen sink for grease is very troublesome as it liquefies in hot water and runs out of the sink readily, but as soon as it encounters the cold surface of the waste or drain pipes, it solidifies and adheres to the pipe. The calibre of the pipe is thus reduced and it will eventually be choked by the grease; consequently it often happens that some contrivance must be employed to prevent the grease from entering the drainage system.

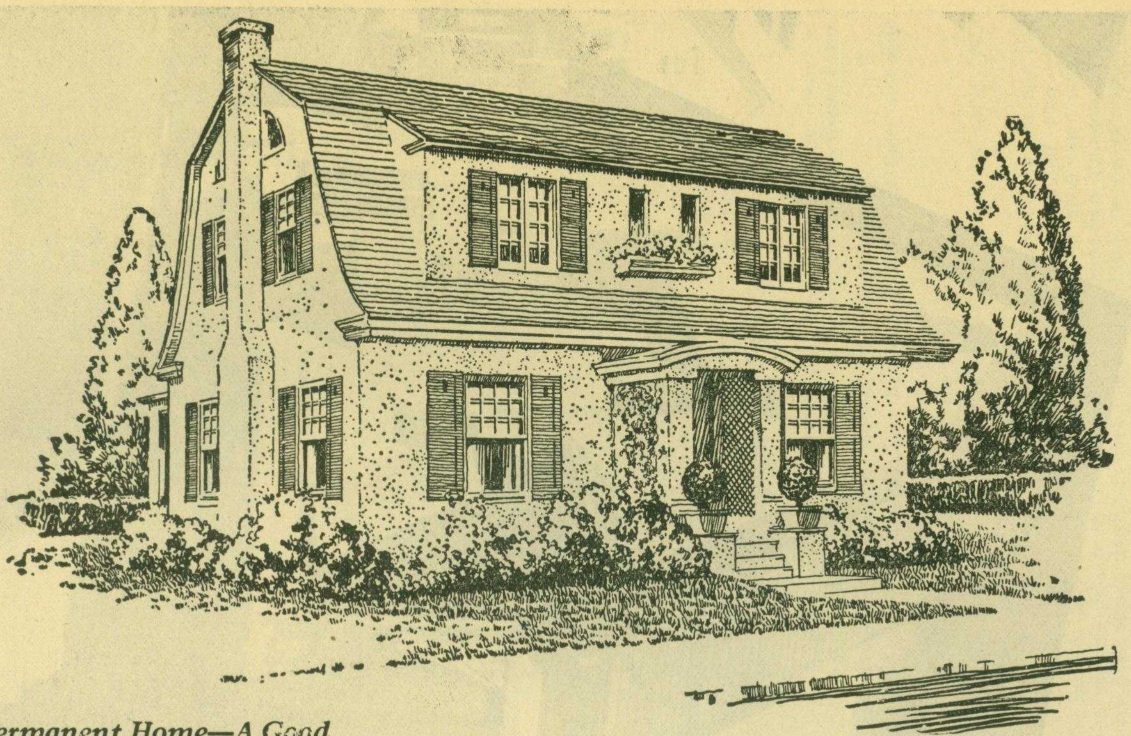
Stone, porcelain or iron enamel are the most desirable materials for laundry trays. Where pressed for space, the combination sink and laundry tray can be used to good advantage.

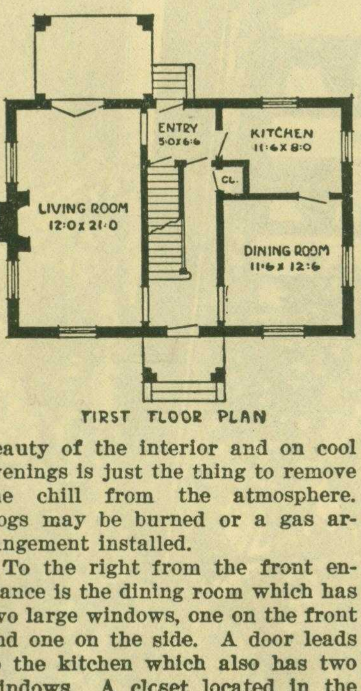
The best way to heat water is by means of an automatic gas water heater, since the supply of hot water from this method is instantaneous, constant and reasonably economical to use. Under some conditions an automatic storage tank or a tank and coal heater is good. Fire pot generators may be placed in the heating boiler, but this plan of heating water is not recommendable in most cases. The more preferable method is the circulating coil heater which is connected on the outside of steam, water or vapor boilers below the water line. It does not interfere with the operation of the boiler, cannot overheat, and gives a constant supply of hot water, day and night, at practically no cost.

Sanitary plumbing and heating installations in a building are proven assets, and from a reality point of view, compensate the owner to a far greater extent, in resale value, than any other part of its construction. This fact is appreciated by Realtors in general, who realize the value it enhances, and is a striking example of the importance of this feature of building construction.

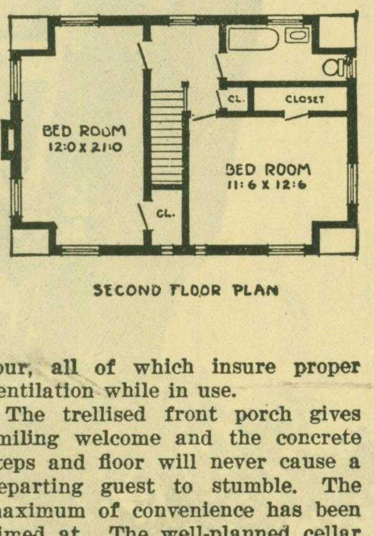
Modern plumbing and heating are intricate, beautiful and lasting in service and satisfaction when properly installed. When considering changes and improvements in house plumbing and heating and when receiving bids and specifications, it is well to be far-sighted enough to give the quality of the material offered just consideration and to employ the services of a competent and reliable Master Plumber.

"THE HAZLEHURST"—DUTCH COLONIAL





FIRST FLOOR PLAN



SECOND FLOOR PLAN

A Permanent Home—A Good Investment

When you build a home you want it to be beautiful, comfortable and permanent.

Beauty and comfort can be obtained temporarily with many materials but permanence is not so easily secured. This pleasing variation of the Dutch Colonial type of home—the Hazlehurst—has been designed in concrete block and Portland cement stucco with fire-resisting shingles in order to obtain the maximum permanence and minimum maintenance while not sacrificing beauty and comfort that are so much desired.

To the family desiring a few large rooms rather than many small rooms this home will particularly appeal.

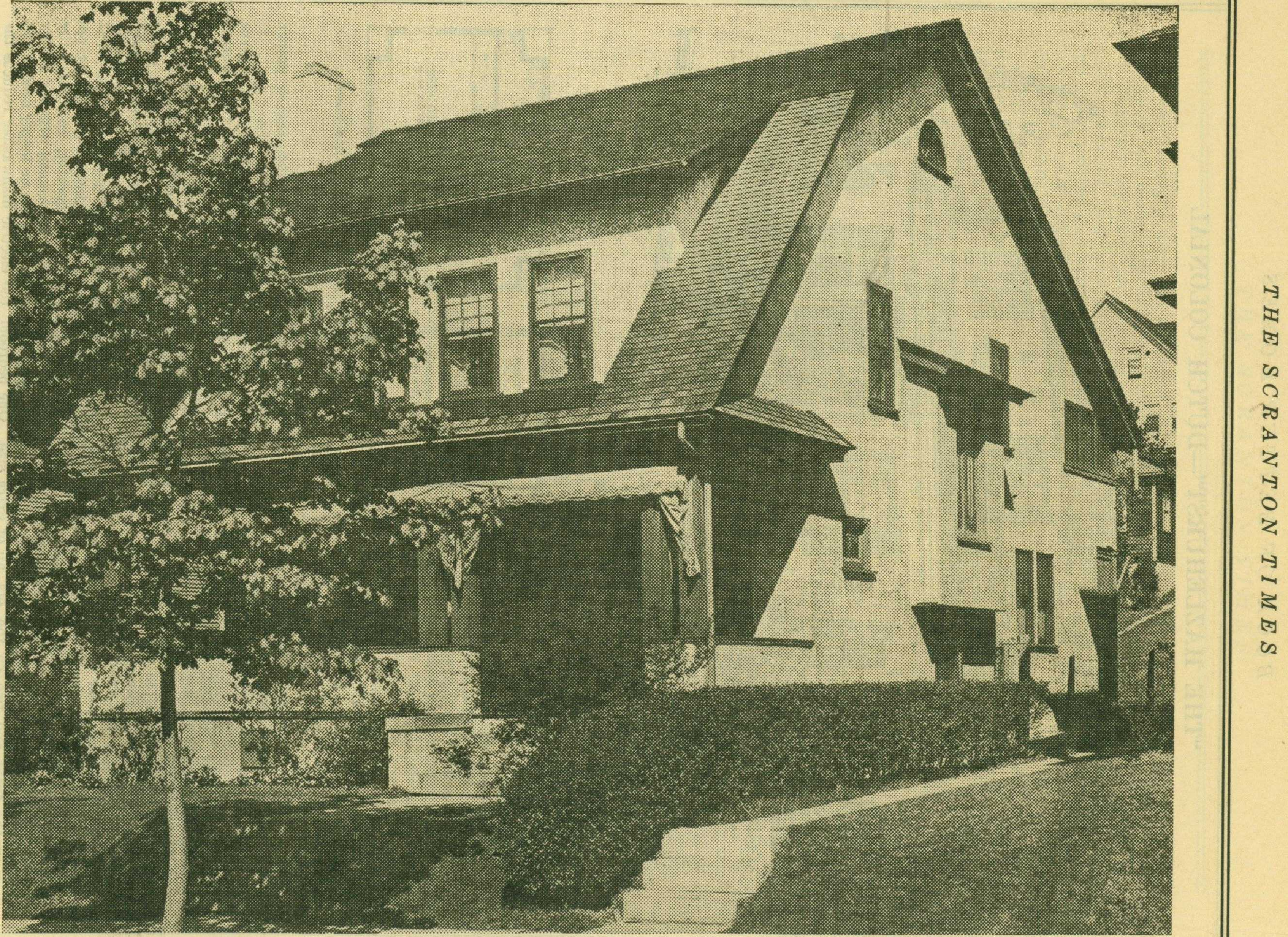
The lower floor has but three rooms and a hallway extending from front entrance to rear entrance. The stairway to the upper floor is located in this hallway.

To the left from the front entrance is the extra large living room, 12 by 21 feet. This room extends from the front of the home to the rear porch where a double door is provided. There is one window on the front and two on the side. A fireplace adds much to the beauty of the interior and on cool evenings is just the thing to remove the chill from the atmosphere. Logs may be burned or a gas arrangement installed.

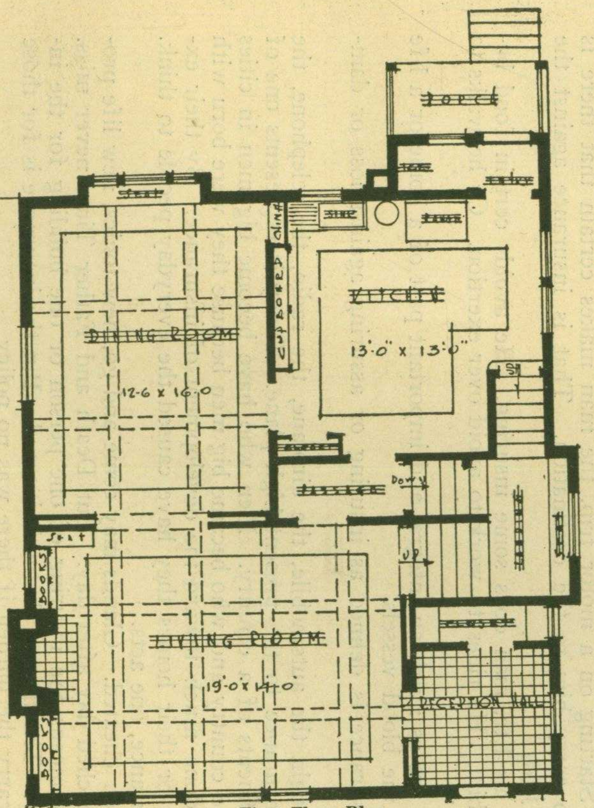
To the right from the front entrance is the dining room which has two large windows, one on the front and one on the side. A door leads to the kitchen which also has two windows. A closet located in the hallway completes the first floor arrangement.

The second floor has two large bedrooms, bathroom, and three closets, all of extra size. One bedroom has two windows and the other has four, all of which insure proper ventilation while in use.

The trellised front porch gives smiling welcome and the concrete steps and floor will never cause a departing guest to stumble. The maximum of convenience has been aimed at. The well-planned cellar contains a well equipped laundry with modern electric appliances for washing and drying clothes. The kitchen contains an electrically operated refrigerator, so that daily visits of the iceman with his muddy foot-marks are no longer needed and the electric dishwasher reduces the kitchen work to a minimum.



Miller Plan


PORCH
SINK
RANGE
CHINA
CUPBOARD
KITCHEN
13'-0" x 13'-0"
DINING ROOM
12-6 x 16-0
PASSAGE
DOWN
UP
SEAT
BOOKS
LIVING ROOM
19'-0" x 14-0
RECEPTION HALL

First Floor Plan

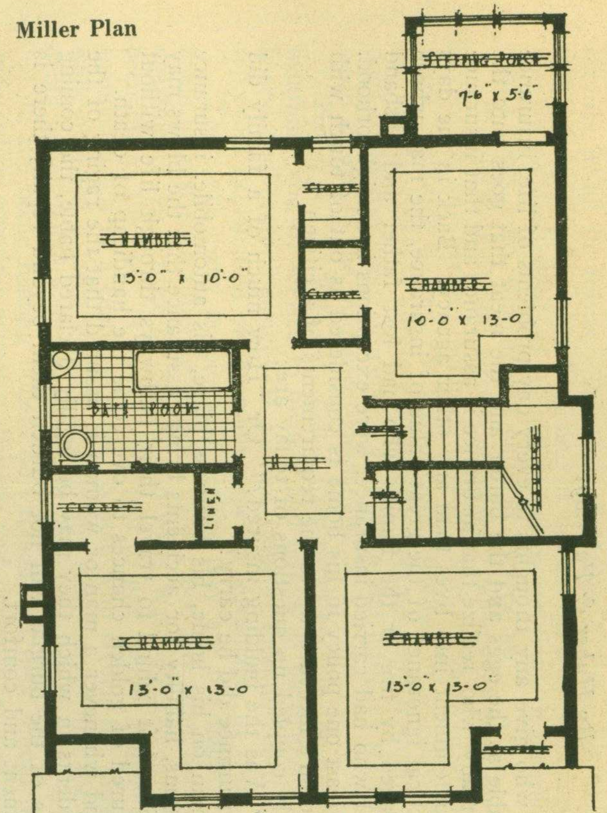
This beautiful home of Dutch Colonial design is located in a fine residential section of the city and embodies all the most modern improvements. The size of the building is 28x32 and is of frame stucco construction with an unfading black slate roof.

It is a most compact plan and has no waste space. The rooms are all of good proportion and are amply lighted and well ventilated. An ideal feature of the house is the location of the reception hall away from the stairway. The reception hall and living room are connected with a French sliding door.

The living room has a large brick fireplace with a neat colonial wood mantel with attractive book cases on each side.

The dining and living rooms have beam ceilings and have cosy seats built in at convenient places. These two rooms are connected with sliding glass doors.

The kitchen is the last word in convenience and completeness and has a rear stairway.


SLEEPING PORCH
7-6" x 5-6"
CHAMBER
13'-0" x 10'-0"
CLOSET
CLOSET
CHAMBER
10-0 x 13-0
BATH ROOM
HALL
LINEN
CLOSET
CHAMBER
13'-0" x 13-0
CHAMBER
13'-0" x 13-0
CLOSET

Second Floor Plan

The stairway can be closed off from the living room by means of a sliding door and can be approached from the kitchen and living room.

All rooms throughout are finished in white enamel.

The bath on the second floor has white glazed tile floor and side walls with built-in fixtures.

Each chamber has a large, roomy closet..

The sleeping porch is located at the rear of the house away from the noise and heat of the paved street.

It can be readily seen that the plan is a very convenient one and should be appreciated by the housekeeper who does her own work. The interior detail of this house is simple but in good taste and one soon realizes that here is a house with the home-like atmosphere that many pretentious dwellings lack. This house can be recommended as offering the most for the smallest investment.

Insurance

By Huber & Partridge

TO the men and women who give any thoughts to every day problems of life, insurance policies should be as salable as the eggs and the butter and the meat that goes onto the daily table. There are many who realize that insurance is assurance and that insurance brings more happiness and contentment into lives than any other agency. Back in the days when the people were in practical ignorance of the great value of insurance, the man whose home was destroyed or damaged by fire or the family who had lost father and husband through death or accident and who had carried insurance, were exceptions in a neighborhood. Today the man who hasn't at least one policy in his home is considered as out of touch with the times and as one who doesn't measure up to the requirements of a citizen.

Two of the most naturally coupled up questions of today are:

"Where was the fire?" "Was the building insured?" Or "How much of a family did he leave?" and "How much insurance did he carry?"

Insurance carried by a man on his home, his business place, his automobile, insurance against burglary, boiler explosions, liability for accidents brings assurance that the blows may be shoudered or that the families left behind to travel their pathways through life without father or husband will be assured of golden chances to overcome the handicap of death.

Insurance is assurance and whenever a man or woman is assured that the raging of the fire fiend, the coming of accidents in which they may be legally declared liable, the coming of death and the depredations of the burglar will not burden them beyond repair, there is happiness along with contentment and comfort.

Starting out in the open on a rainy, sloppy day, the man puts on his rubbers. He is insuring himself against colds. The man buying theatre tickets gets the best that he can, seats that give him the chance to see everything that goes on. He is insuring himself against disappointment. Someone in the family is stricken ill. The doctor is called. That is insurance against death. Starting on a motor trip, the man makes certain that there is sufficient oil and gasoline to carry him to the destination. That is insurance against the things that kill the autoist's joys.

In almost every act of his life, man does some insuring. He avoids certain food because it doesn't agree with him. He rides to work to avoid over exertion. Or he walks to get the exercise.

Insurance policies today are as much an integral and important part of a home or a life as the foundation stones or the blood vessels.

In the enclyclopedia, insurance is defined as insuring or assuring against loss or damage by a contingent event.

The generation that brought the automobile, the airplane, the radio, the telephone, the electric cars, etc., brought insurance to the present high plane. Today it represents one of the greatest business developments of a century. Men who have become big men in cities and towns, the states and the country and who became big men because they were born with that get ahead spirit have done much toward the development of insurance. By their example in insuring their lives or their homes they have caused the everyday people to think. And when one thinks of insurance, one acts.

Death has never yet been cheated. Glands may come and go, new tonics, new life prolonging doctrines may be preached day after day. But Death and Father Time never miss. In its last analysis insurance means the insuring of one person or one building for the insurance of owner and family. The man or home is insured. But the insurance is for those who would be compelled to carry the burden if there was no policy.

Nor does the greatest care on the part of the household prevent the coming of the fire fiend. The blaze may be communicated from next door where they are not so careful. It may come from an unnoticed defect in the flue; it may be carried from a passing engine by the breeze.

As for liability in the event of an accident, no man is safe any time of the day or even the night. While he sleeps, the sign over his business place, a blind on his home, a tree on his property may fall and bring injury to a passerby.

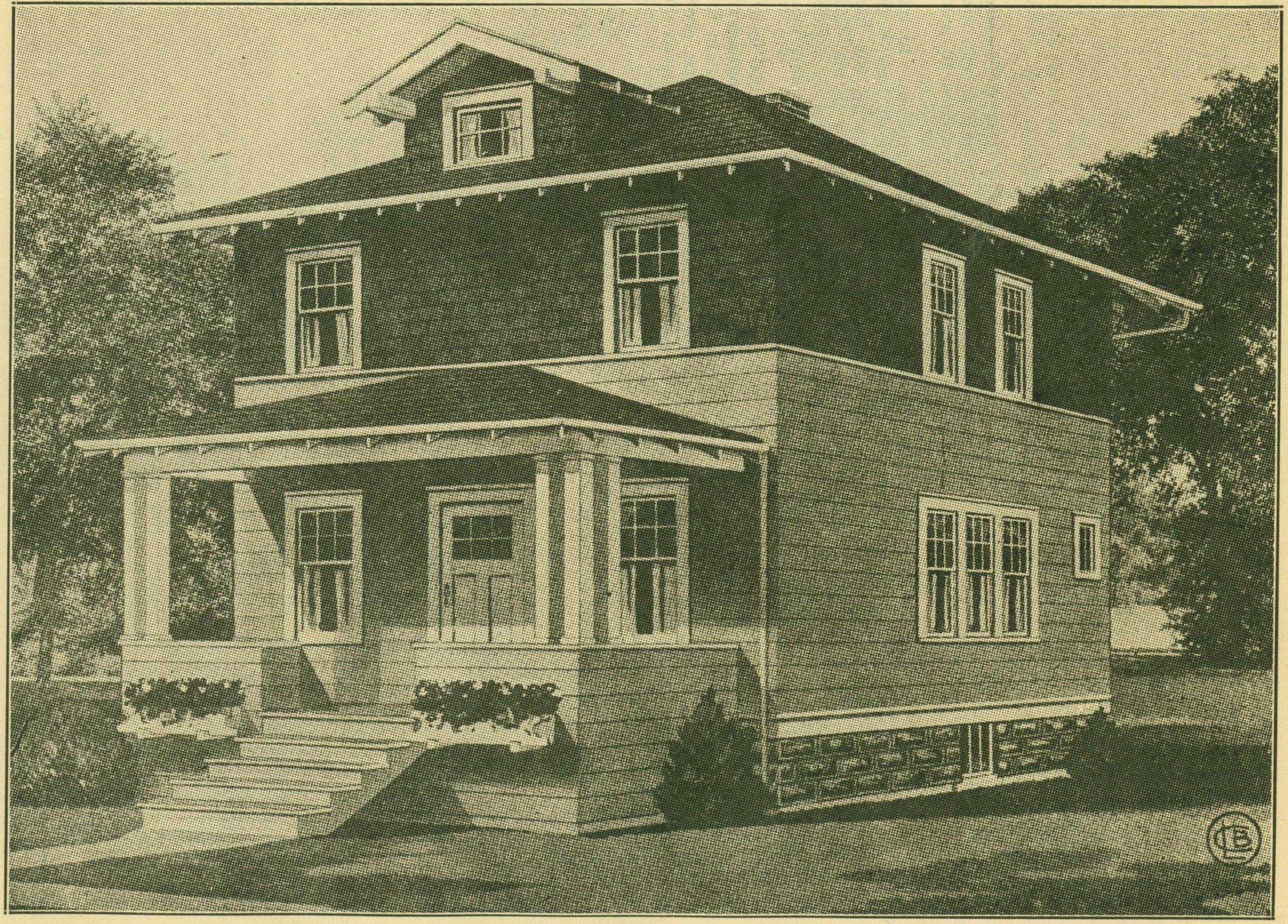
As mighty as the great body of water from which it gets its name The Ocean Accident and Guarantee Corporation, Limited, which is represented in Scranton by Huber & Partridge, Connell building, is qualified beyond the least suspicion of a doubt to take care of insurance in all its forms. The firm of Huber & Partridge has been an institution of solid foundation, of reliable dealings and of the utmost trust for many years. Its slogan of "When you see us don't think of insurance; when you think of insurance, see us" is known to practically every man, woman and child in the region.

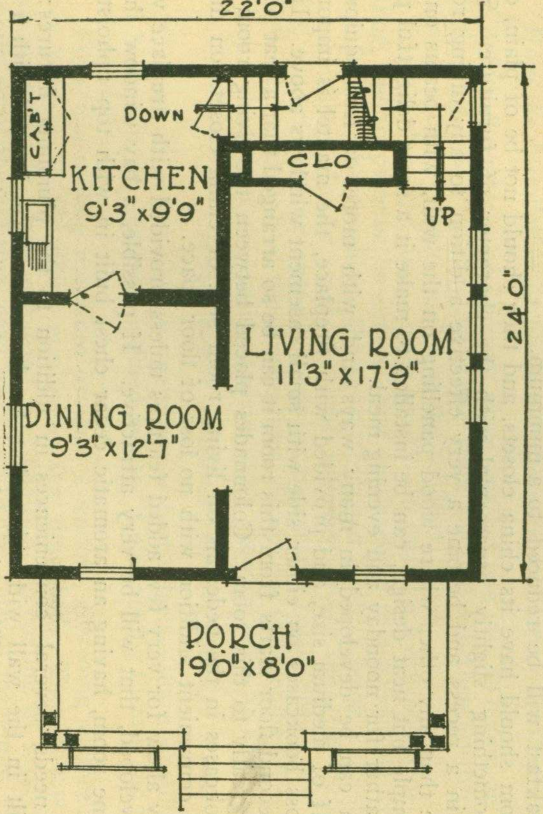
Burglary, theft and larceny insurance indemnifies you for loss by burglary, theft and larceny by any person, including servants and employes of all personal effects, goods and apparel, including money. It also includes damage by burglars to property and premises. In the old days before burglary insurance became popular many people trusted to their watch dogs to protect their property. But when the burglars started in stealing the dogs, there came a turn to the insurance companies.

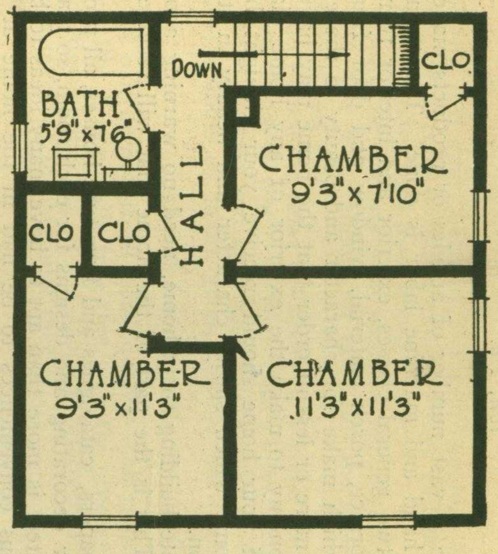
Huber & Partridge have had a wide experience in the underwriting of General Liability insurance and its service to owners and lessees is particularly valuable. Their policies are liberal and comprehensive—Maximum value—Minimum cost. They are prepared to send rates and explanation of the many superior advantages of their policies and service.

There are many people who declare they are not liable to have any accident. In the home of just such thinking people a flower pot fell from the window sill of an New York apartment. A verdict of $7,500 and costs was rendered in favor of the passerby who had been hit by the pot. A storekeeper had to pay heavy damages because a boy in his store snapped a pin in a customer's eye; a man who struck his knee against a barrel on a sidewalk obtained a large verdict against the store owner and there are hundreds of other incidents which liability insurance would have covered.

In the home heating boilers do explode and they should be insured. A $10,000 insurance policy covering property damage and personal injuries resulting from the explosion of a heating boiler costs less than four cents. This is a policy that provides idemnification for losses by explosion, inspection, both internal and external, of the most thorough type, gives gratuitous expert counsel as to the economical use of fuel and general helpful hints on the successful operation of the plant.




22'0"
24'0"
DOWN
CAB'T
KITCHEN
9'3"x9'9"
CLO
UP
LIVING ROOM
11'3"x17'9"
DINING ROOM
9'3"x12'7"
PORCH
19'0"x8'0"


DOWN
CLO
BATH
5'9"x7'6"
HALL
CHAMBER
9'3"x7'10"
CLO
CLO
CHAMBER
9'3"x11'3"
CHAMBER
11'3"x11'3"

This home is one of a series of very moderate priced homes plans of which can be secured from the Hagen Lumber Co., Scranton, Pa.

Simple, yet attractive and homelike, six rooms and bath, this substantial home demands the immediate attention of him concerned with the financial problem of furnishing a desirable home for his family at the minimum cost. This home offers all the attractions and conveniences required by the economical builder.

DIMENSIONS

Width over all	27 ft. 6 in.
Depth over all	38 ft.
Ceiling height, 1st floor	9 ft.
Ceiling height, 2nd floor	8 ft.
Height of basement	7 ft.

Woodwork for the Home

By Evan S. Jones Jr., President and General Manager, Washburn, Williams & Co., Scranton, Pa.

WOODWORK may include a vast number of articles or products made of wood and upon which considerable hand and machine labor is done. The term is applied to Home building embraces two general classes, exterior and interior trim.

Exterior trim, consists of cornice, porch material, window and door frames and other plain or ornamental materials which make for character and beauty to the exterior of any home and which should be used more or less in order that the home may have individuality. It is unwise as well as false economy to make the exterior of any home plain or without ornamentation. The exterior of your home should receive your thought because this is what most people see and a home which shows character and beauty in its exterior and surroundings is good to look upon.

Most people who contemplate building their home, need no warning about making the interior plain and uninviting. This is the part of the home that will receive most of their thought.

Magazines, space in newspapers, catalogues and furniture houses, all provide a fund of knowledge and ideas for interior decorating and designs for each room, so that by the time a home is decided upon, the architect is more than apt to have many ideas to be developed.

There are many and various conveniences to be had in the home at small expense, especially in wood. Keep in mind the advantages in a kitchen with plenty of cabinets, concealed ironing boards, some usually unused corner for a closet for brooms, dusters and the like, shelves that may be hinged and dropped out of the way, when not in use. Have all cabinets go to the ceiling with storage space above the usual height, nothing is more desirable to the Housewife than convenient storage for articles very necessary but seldom used.

An alcove or small room, off the kitchen should, if possible, be provided, with several windows, for a breakfast nook, with bench table and seats; a place where the work of serving the morning breakfast will be reduced to a minimum.

Every dining room should have its china closets, and they should not be of plain, cold, stock design, but something slightly ornamental with the character of furniture. Sideboards can be built in a recess and become a very effective addition to any dining room. This is a room, more than any other where wood panelling on the wall, with beams on the ceiling laid out in simple but neat design, can be installed to make it a most delightful place to have the family gather for noonday and evening meal.

The living room can be developed in many ways and with more or less equipment depending on size. If of medium size, and provided with fireplace, the mantel is important and may extend across bookcases on either side with small casement windows above. If the stairway leading to second floor starts from this room it can be so arranged that a seat placed beside this will add greatly to this room. Colonnades placed between the living room and dining room with bookcases in the pedestals on living room side or china closets on dining room side provide a convenient addition with no loss of floor space.

Bedrooms usually allow for very few added features unless provided with fireplace when a mantel may be developed, that will be very attractive. If possible, a bay window should be used in at least one room, having an aromatic cedar chest built in with top upholstered for a seat.

The bathroom needs several conveniences in addition to the plumbing fixtures: A medicine cabinet built in the wall with mirrordoor has become a necessity and with a light on each side is very ornamental. There is no better place for a linen closet than this room if it is on the second floor.

Much more could be said about the home, but this space will only allow references so that you may be helped in deciding what equipment you desire.

The kind of wood to be used for the interior work depends somewhat upon your taste for decorative color. You should consult your architect or call on a manufacturer of woodwork for the home, who will be very glad to tell you about the nature and quality of many beautiful woods, and assist you in deciding on the design for all your interior woodwork.

Cromar, Ready Finished Oak Flooring

"Laid and Used The Same Day"

By The Crooks-Diettmar Co., Mfgrs., Williamsport, Penna.

FINE furniture, soft rugs, curtains and rich hangings and pictures—all the most tasteful appointments of a room—cannot express their full beauty unless the mellow lustre of clean hardwood floors lend their subtle charm.

Since the coming of Cromar—the patented oak flooring which is finished, like furiture, at the factory—no new home should, or need, lack the refined atmosphere which only a beautiful hardwood floor can give.

Nor need you hesitate to relay the floors of a home already built. For in addition to the air of immaculate trimness which Cromar Oak Floors lend to a room; in addition to their elimination of much dusting and cleaning, their saving in coal bills and the greater warmth which a double thickness of floors gives, Cromar has other exclusive advantages.

Science Improves Hardwood Floors

Candidly, all oak floors—if of good quality—can rightfully lay claim to the above mentioned benefits. But it is equally true that until the processes and the machines were invented for finishing hardwood flooring at the factory, relatively high cost, much time and much inconvenience was involved in obtaining them.

Elmer Dittmar, a builder of church furniture, conceived the idea of eliminating these three objections. He consulted with the experts of W. D. Crooks & Sons (hardwood veneered door manufacturers of Williamsport, Pa., for nearly half a century) and Cromar was born.

They developed a way to manufacture hardwood flooring *completely* at the factory. So completely, indeed, that all that remains necessary is to nail the finished strips to the under floor. For *Cromar* Oak Flooring is filled, varnished two coats and waxed by remarkably speedy and efficient machines. Two carpenters can actually install Cromar in a room of average size in one day. Thus the slogan, "Laid and Used the Same Day."

How the Installation of Cromar Differs From That of Ordinary Hardwood Floors.

Before the advent of Cromar, there was but one way to obtain an oak floor. You had to buy the raw oak strips as they came from the mill and then go through all of the finishing processes after they were nailed to the subfloor.

It takes days and days—often weeks—to install a hardwood floor in that manner. After nailing, the strips must be scraped and sandpapered to a polish—an exceedingly difficult task. Then follows the finishing, the most approved method being: First, filling by hand, then the varnishing, also by hand, and with sufficient drying time for each coat. It is a troublesome, time-consuming operation—and a necessarily costly one.

With Cromar, all of these operations, except the mere nailing down, are performed at the factory. And even the nailing can be more speedily done, as will later be shown.

How Cromar Machines Improve the Appearance

Owners of *new* buildings—new homes particularly—share equally with owners of occupied houses in the features outlined below. Chief among them is the rich beauty of Cromar's lustrous surface.

First, the milling machines produce a smooth, glistening surface on the kiln-dried strips. They pass on to the filling machines, later described. Then follow two coats of varnish, each scientifically cured and dried, and finally a top coating of wax. No human hand could hope to equal the untiring, even spreading of the varnish machines. So uniform, so regular is their action that it is impossible for "streaked" or "blotched" surfaces to appear. And the final waxing process not only adds a top coating that is a protection in storage and transit, but it adds life and lustre to the varnish as well.

Cromar's Finish Is the Most Durable.

At the filling machines great pressure forces the thick, putty-like filler into every pore of the wood. This seals them tight, thus preventing the oil of the varnish from soaking into the wood. Oil keeps varnish elastic and durable. When the oil leaves the varnish and enters the wood, only a brittle substance remains which quickly flakes off.

To watch any good floor finisher tirelessly rubbing this way and that, in an effort to "drive" the filler into the millions of tiny, irregular crevices of the wood, is convincing evidence of the importance of thorough filling. But it is also an eloquent reminder that man's strength and man's accuracy is puny indeed as compared with that of efficient, man-made machines.

Cromar's finish is remarkably long wearing. It will not flake off; it will not crack. No damage results from installing. In fact, the manufacturers suggest, as an experiment, that you hammer a piece of Cromar until you dent the wood. You simply cannot flake off the varnish.

Cromar Resists Moisture, Thus Preventing Warping.

Except under ideal storage conditions, unfinished flooring absorbs moisture while in the lumber dealer's warehouse, or even while in transit. Even if thoroughly dry when laid, the hazard remains because the under-side and edges are unprotected with finish. When moisture creeps in through these open pores, the strips swell, causing them to "buckle," "cup" and "twist" or, in short, to warp.

This disadvantage is eliminated by Cromar; for, in addition to its finished edges and face, the back of each strip is covered with a waterproof compound at the factory. The result is a strip with its pores practically sealed. This means that in 999 cases out of 1000 Cromar *will not warp.*

Notice the above paragraph says *practically* sealed. However, varnish is not 100 per cent moisture proof as shown by the Forest Products Laboratory. Extreme dampness might result in the common complaint, but ordinarily what little moisture works through is not sufficient to cause warping.

Cromar Is Easier to Clean.

The slightest absorption of moisture causes some swelling in wood. In winter, the furnace or steam heat drives it away and the strips shrink.

In ordinary hardwood floors, this leaves square cracks of varying size; some wide enough to permit inserting a dime edgewise, and even up to the thickness of a silver dollar. *Square* cracks cannot be cleaned. They pack with dirt, making ugly, black streaks because neither cloth nor brush can be worked into the crevices.

Not so with Cromar. Instead of the uncleanable crack, there is a tiny groove, neatly rounded and about 1/40 of an inch deep.

This ingenious feature permits easy cleaning, because the tips of the brush or dust mop fill the little, rounded openings, thus keeping them ever clean and bright. So important is this advantage that it bears an entirely separate patent and cannot be duplicated by others.

Can Be Laid Perfectly by Any Carpenter

The improved Cromar tongue and groove (of which the little, rounded groove described above is a part) has advantages in addition to that of easy cleaning. It makes the laying of the flooring an easier and quicker task.

One piece fits into another as easily as a cork fits into a bottle. Then, too, the nail holes are punched in the flat, beveled edge. Nails are simply inserted and driven flush. There are no sharp edges to bruise and the nails need not be "set" because the next strip covers the heads. Cromar strips are held firmer and tighter because there is a much stronger cross section at the nailing point. Any carpenter will tell you how important these features are in facilitating his work, speeding it up and thus cutting the labor cost.

Sizes and Grades.

Cromar is made in Plain and Quartered Oak, one thickness, ⅜ inch; two widths, 1½ and 2 inch face, and in No. 1 and No. 2 Grades. Cromar No. 1 grade corresponds with the unfinished "Clear" grade and Cromar No. 2 grade with the unfinished, so-called "Select" grade.

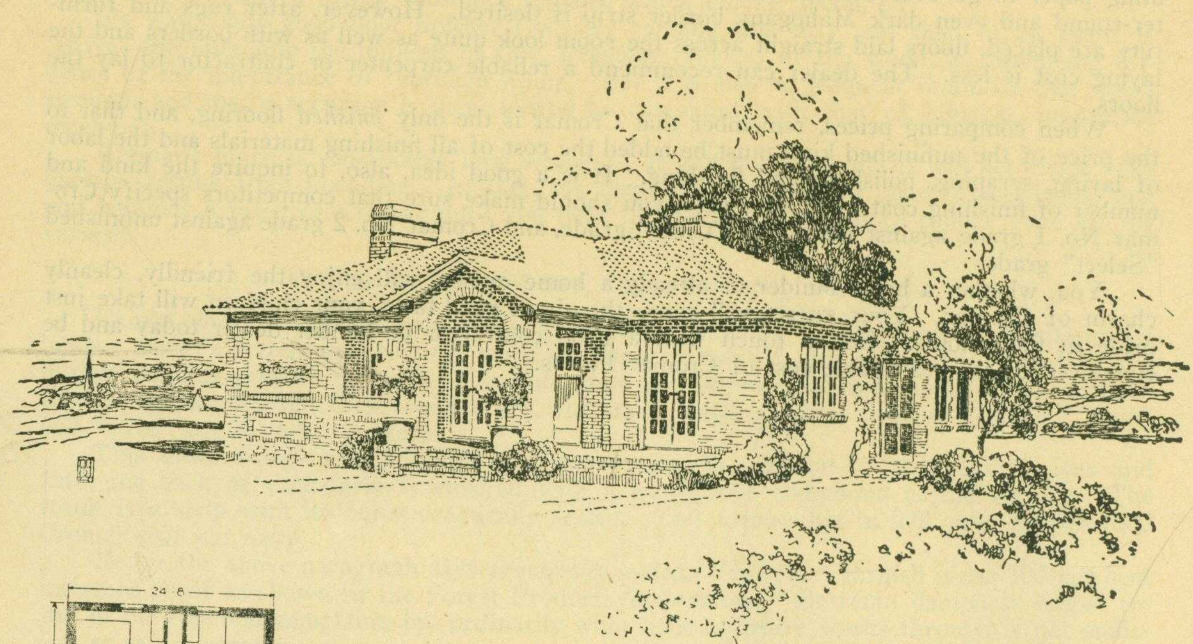
Where and How You Can Obtain Cromar.

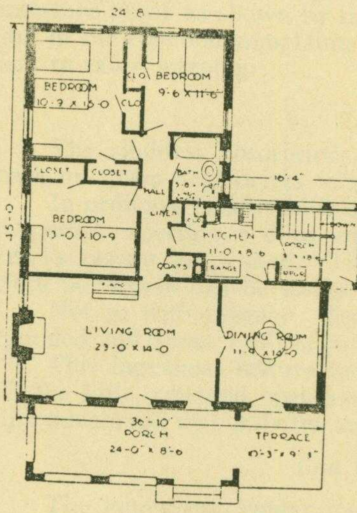
Cromar is sold by the retail lumber dealer. If you will simply give him the number of square feet to be covered—or the sizes of your rooms—he will determine the amount of flooring required and quote you a price *per room* for all materials needed—flooring, insulating paper to go over the sub-floor, nails, finished floor moulding to take the place of quarter-round and even dark Mahogany border strip if desired. However, after rugs and furniture are placed, floors laid straight across the room look quite as well as with borders and the laying cost is less. The dealer can recommend a reliable carpenter or contractor to lay the floors.

When comparing prices, remember that Cromar is the only *finished* flooring, and that to the price of the unfinished kind must be added the cost of all finishing materials and the labor of laying, scraping, polishing and finishing. It is a good idea, also, to inquire the kind and number of finishing coats and, of course, you should make sure that competitors specify Cromar No. 1 grade against unfinished "Clear" grade, and Cromar No. 2 grade against unfinished "Select" grade.

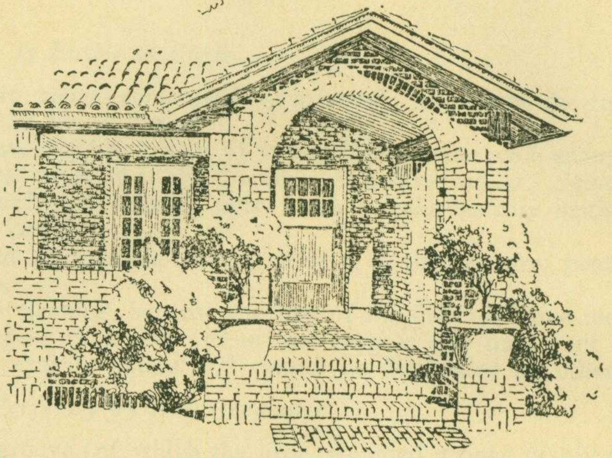
You, whether a home builder or already a home owner, will enjoy the friendly, cleanly charm of Cromar. Your guests will sense the air of good taste, your children will take just pride in their home. Get in touch with a good contractor or lumber dealer today and be convinced of the reasonable cost of Cromar Floors.

A delightful, home-like bungalow enduringly built of face brick.




24-8
CLO
BEDROOM
9-6 x 11-6
BEDROOM
10-9 x 15-0
CLO
CLOSET
CLOSET
BATH
HALL
10'-4"
LINEN
CLO
BEDROOM
13-0 x 10-9
KITCHEN
11-0 x 8-6
PORCH
COATS
RANGE
45-0
LIVING ROOM
23-0 x 14-0
DINING ROOM
11-0 x 10-0
36'-10"
PORCH
24-0" x 8'-6
TERRACE
10'-3" x 9' 1"

A·F·B·A
USE FACE BRICK
—It Pays



The popularity of the one-story house continues unabated in all parts of the country. The artistic possibilities in houses of this character have not always been realized, but in the last few years more and more charming bungalos are being built.

Take the house illustrated. The architect has produced a beautiful and interesting exterior without piling on a lot of meaningless ornament. Its architectural merit lies in its mass and proportion, the pleasing lines and surfaces of the hipped and tiled roof, and the attention that has been given to the details. Note especially the beautiful entrance shown in the detail drawing.

The scheme of brick work could best be carried out with a rough-textured face brick, laid in a wide mortar joint. This would bring out the artistic pattern work in the walls, steps and piers.

While this house would suit almost any lot, the builder should well consider its immediate surroundings. Its neighboring houses should be built along low lines and not too close. Shrubs and flowers and vines around its base would set it off to best advantage. A single tree at the front of the lawn to cast its shadows across the red-tiled roof would add a touch of protecting camaraderie, quite indefinable.

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